

# **LIST OF ISSUES AND PROGRAMS**

**JULY 1-SEPTEMBER 30, 2013**

**WSB-AM  
&  
WSBB-FM  
NEWS/TALK 750 WSB**

**COX RADIO, INC.  
ATLANTA, GEORGIA**

## **ISSUES AND ANSWERS**

DURING THE PERIOD JULY 1-SEPTEMBER 30, 2013  
THE FOLLOWING ISSUES AND PROBLEMS WERE AMONG THOSE ADDRESSED BY WSB-AM & WSBB-FM:

**POLITICS / GOVERNMENT / FOREIGN AFFAIRS  
CONSUMER / FINANCIAL / CHARITY  
EDUCATION  
CRIME / SAFETY / SCAMS  
HEALTH / ENVIRONMENT / RELIGIOUS  
TECHNOLOGY / ART & ENTERTAINMENT  
FAMILY / SELF-HELP / RELATIONSHIP  
EMPLOYMENT/BUSINESS  
WOMEN / MINORITY**

**WSB-AM & WSBB-FM**  
**JULY 1-SEPTEMBER 30, 2013**

<b><u>LIST OF PROGRAMS</u></b>	<b><u>AIRTIMES</u></b>	<b><u>LENGTH</u></b>	<b><u>PROGRAM DESCRIPTION</u></b>
PERSPECTIVES	SUN 6:00AM MON 12:00AM	25 MINUTES	LOCALLY PRODUCED PUBLIC AFFAIRS PROGRAM DEALING WITH LOCAL ISSUES OR TOPICS OF PARTICULAR MINORITY INTEREST.
BUSINESS IN THE BLACK	MON 1:00AM	25 MINUTES	LOCALLY PRODUCED PUBLIC AFFAIRS PROGRAM DEALING WITH MINORITY BUSINESS AND COMMUNITY ISSUES.
HEALTH TALK ATLANTA	SUN 5:00AM	50 MINUTES	LOCALLY PRODUCED PUBLIC AFFAIRS PROGRAM DEALING WITH VARIOUS TYPES OF MEDICAL INFORMATION.
THE CLARK HOWARD SHOW	M-F 1PM-3PM	2 HOURS	LOCALLY PRODUCED CONSUMER AFFAIRS ADVICE SHOW. LISTENERS CALL IN TO ASK CONSUMER ADVICE.
THE ERICK ERICKSON SHOW	M-F 6PM – 8PM	2 HOURS	LIVE AND LOCAL ISSUES ORIENTED TALK SHOW
THE ADAM GOLFEIN SHOW	M-F 8PM – 10PM	2 HOURS	LIVE AND LOCAL ISSUES ORIENTED TALK SHOW

\*EXCEPT WHEN PRE-EMPTED BY PLAY-BY-PLAY SPORTS

\*LENGTHS OF PROGRAMS ARE APPROXIMATE

## **WSB-AM & WSBB-FM JULY 1-SEPTEMBER 30, 2013**

### **CHARITY PROJECTS – 3RD Quarter**

#### **2013 News/Talk WSB's Third Quarter Community Events**

7/4 Peachtree Road Race – Atlanta – Clark Howard – Appearance  
7/4 Marietta Square July 4<sup>th</sup> Celebration – Belinda Skelton - Appearance  
7/14 Concert by the Springs – Sandy Springs - Appearance  
7/25-7/26 WSB Care-A-Thon – All Talents – Fund Raiser  
8/3 Old Soldier's Day Parade – Alpharetta – Appearance  
8/4 Concert by the Springs – Sandy Springs – Appearance  
8/17 Costco – Alpharetta - Clark Howard – Book Signing  
8/17 Costco – Cumberland Mall - Clark Howard – Book Signing  
8/24 Pigs & Peaches BBQ Festival – Kennesaw - Dave Baker – Live B'cast  
9/1 Decatur Book Festival – Decatur - Appearance  
9/7 Taste of Kennesaw – Kennesaw – Appearance  
9/8 Concert by the Springs – Sandy Springs - Appearance  
9/14-9/15 Atlanta Arts Festival-Piedmont Park –Atlanta –Baker/Skelton Live B'cast  
9/21 N GA State Fair – Marietta - Appearance  
9/25 GA GOP Event – Sandy Springs - Erick Erickson – Live B'cast  
9/26 Park Tavern – Piedmont Park – Erick Erickson – Live B'cast  
9/28 N GA State Fair – Marietta – Dave Baker – Live B'cast  
9/28-9/29 Duluth Fall Festival – Duluth – Appearance

**PROGRAMMING:**

IN ADDITION TO THE DESCRIPTIVE PROGRAMS LISTED ON THE PREVIOUS PAGE, WSB-AM WSBB-FM'S NEWS/TALK FORMAT PROVIDES A FORUM/VENUE TO ADDRESS ISSUES OF CONCERN TO ATLANTA, WSB-AM'S CITY OF LICENSE ON A DAILY BASIS.

**24- HOUR NEWS COVERAGE-**

WSB AIRS 4 HOURS OF NEWS EVERY MORNING AND ONE HOUR OF NEWS EVERY AFTERNOON, MONDAY THROUGH FRIDAY. WSB ALSO AIRS 11 MINUTES OF NEWS PER HOUR FROM 9 AM THROUGH 12 MIDNIGHT, SUNDAY THROUGH SATURDAY. WSB AIRS 5 MINUTES OF NEWS PER HOUR DURING THE REMAINING HOURS..."WHEN THE NEWS BREAKS...WE BREAK IN"

**MONDAY - FRIDAY PROGRAMMING:**

ATLANTA'S MORNING NEWS WITH SCOTT SLADE- 4:30AM-8:30 AM MONDAY THROUGH FRIDAY - IS A MIX OF NEWS, WEATHER, TRAFFIC, SPORTS, AND INFORMATION FEATURING SCOTT SLADE AND THE NEWS/TALK WSB NEWS, WEATHER AND TRAFFIC TEAM. THE PROGRAM FEATURES UPDATES ON THE TOP LOCAL AND NATIONAL STORIES, UPDATED NEWS FROM OVERNIGHT, WEATHER PROVIDED BY AN ON STAFF METEOROLOGIST, AIRBORNE TRAFFIC REPORTING IN CONJUNCTION WITH THE WSB THE TRAFFIC CENTER, AND UPDATES ON OVERNIGHT SPORTS AND SCORES.

ATLANTA'S EVENING NEWS WITH ERICK ERICKSON: 5PM-7PM – ERICKSON, EDITOR OF REDSTATE.COM HOSTS A TWO HOUR NEWS AND INFORMATION TALK SHOW WHERE HE DISCUSSES LOCAL ISSUES AND NATIONAL POLITICS WITH EMPHASIS ON HIS CONSERVATIVE POINT OF VIEW.WHEN BREAKING NEWS WARRANTS, NEWS/TALK WSB WILL BREAK FORMAT AND PRODUCE A SPECIAL HOUR OF NEWS PROGRAMMING SIMILAR TO AN HOUR OF ATLANTA'S MORNING NEWS WITH UPDATED NEWS, WEATHER AND TRAFFIC.

THE CLARK HOWARD SHOW: 8PM – 10PM - A PROGRAM OF CONSUMER ADVICE AND HELPFUL INFORMATION. CLARK HOWARD IS HELPING MILLIONS OF AMERICANS THROUGH EXTRAORDINARY TIMES OF FINANCIAL UPHEAVAL. HE SIMPLIFIES COMPLEX ISSUES, ALLAYS FEARS, AND OFFERS SOUND ADVICE HELPING FAMILIES THRIVE DURING FINANCIAL CRISIS.

THE ADAM GOLDFEIN SHOW: 10PM – 12AM - LIVE AND LOCAL ISSUES ORIENTATED TOPICAL TALK SHOW PROGRAM.

**WEEKEND PROGRAMMING:**

ONEILL OUTDOORS WITH O'NEILL WILLIAMS: SATURDAY 4 AM - 6 AM. WILLIAMS ANSWERS QUESTIONS REGARDING HUNTING, FISHING AND OUTDOOR SPORTS. PROGRAM OFTEN FEATURES GUEST EXPERTS.

LAWN & GARDEN SHOW WITH WALTER REEVES: SATURDAY 6 AM - 10 AM. REEVES ANSWERS QUESTIONS ON GARDENING, OFTEN FEATURING GUESTS WHO ARE EXPERTS IN SPECIFIC GARDENING AREAS.

HOME-FIX-IT SHOW: AIRS SATURDAY FROM 10 AM - NOON. EXPERTS IN ALL FIELDS OF HOME REPAIR AND BUILDING JOIN DAVE BAKER TO ANSWER CALLER QUESTIONS ON IMPROVING THE VALUE OF THEIR HOMES.

THE MUTUAL FUND SHOW: AIRS SATURDAY FROM NOON UNTIL 1PM. IT'S THE FIRST NATIONAL RADIO PROGRAM COVERING PRIMARILY MUTUAL FUND INVESTMENTS, AND AIRS IN OVER 65 MARKETS COAST-TO-COAST. HOST ADAM BOLD TAKES CALLS AND DELIVERS HIS INSIGHT WITH A DOWN-TO-EARTH APPROACH.

MARK ARUM: SATURDAY 3PM-6PM WITH A LIVE AND LOCAL ISSUES ORIENTED TALK PROGRAM.

DALE CARDWELL: SATURDAY 6PM – 7PM; BARTER/TRADE CONSUMER ADVICE PROGRAM;

HANDEL ON THE LAW WITH BILL HANDEL: AIRS SATURDAYS FROM 7PM–9PM; SUNDAY 5PM – 6PM; SYNDICATED LEGAL ADVICE PROGRAM HOSTED BY CALIFORNIA ATTORNEY BILL HANDEL

SEAN HANNITY WEEKEND ENCORE: SATURDAY 9PM UNTIL MIDNIGHT; RECAP OF THE BEST NEWSMAKER INTERVIEWS AND DISCUSSION FROM THE PRIOR WEEK'S BROADCAST.

ATLANTA'S MORNING NEWS SUNDAY EDITION: SUNDAY 8AM – 9AM; WEEKLY ONE HOUR MAGAZINE PROGRAM LOOKING BACK AT THE MAJOR NEWS STORIES OF THE PAST WEEK AND LOOKING AHEAD TO THE BIG STORIES COMING UP IN THE NEW WEEK. SHOW IS PRODUCED AND HOSTED BY MORNING NEWS HOST SCOTT SLADE.

MONEY MATTERS: SUNDAY 9 AM - 11AM. CERTIFIED FINANCIAL PLANNER, WESS MOSS, PROVIDES ANSWERS FOR LISTENERS ON MONEY MANAGEMENT, BUDGETING AND INVESTING.

WEEKEND PROGRAMMING:

ILYCE GLINK SHOW: SUNDAY 11AM – 1PM; REAL ESTATE AND PERSONAL FINANCE EXPERT ILYCE GLINK ANSWERS LISTENER QUESTIONS ABOUT CONSUMER ISSUES, REAL ESTATE AND PERSONAL FINANCE.

THE WEEKLY CHECK-UP: SUNDAY 3PM – 5PM; MEDICAL CALL IN SHOW HOSTED BY LOCAL PHYSICIAN BRUCE FEINBERG.

ALLEN HUNT SHOW: SUNDAY 6P-9P LOCALLY ORIGINATED TALK PROGRAM HOSTED BY FORMER PASTOR ALLEN HUNT WITH A FOCUSING ON EVERYDAY ISSUES FROM A FAITH BASED PERSPECTIVE.

KIM KOMANDO: SUNDAY 9P-12M COMPUTER AND TECHNOLOGY EXPERT OFFERS INFORMATION ON THE DIGITAL AGE WITH CONSUMER QUESTIONS ABOUT ELECTRONICS, COMPUTERS AND TECHNOLOGY.

BULLDOG HOTLINE WITH MARK RICHT: MONDAY 8PM-9PM SEPTEMBER THROUGH DECEMBER; PLAY BY PLAY ANNOUNCER LARRY MUNSON AND UNIVERSITY OF GEORGIA HEAD FOOTBALL COACH TAKE LISTENER CALLS AND DISCUSS THE PRIOR WEEK'S GAME.

BULLDOG HOTLINE WITH MARK FOX: MONDAY 8PM-9PM NOVEMBER THROUGH MARCH; PLAY BY PLAY ANNOUNCER SCOTT HOWARD AND UNIVERSITY OF GEORGIA HEAD BASKETBALL COACH TAKE LISTENR CALLS AND DISCUSS THE TEAM'S MOST RECENT GAME.

\*EVENING AND WEEKEND PROGRAMS ARE SUBJECT TO PRE-EMPTION FOR LIVE PLAY-BY-PLAY SPORTS, (University of Georgia Football and Basketball)

**CONTINUING RESEARCH CONDUCTED BY WSB-AM & WSBB-FM, SHOWS THAT TWO OF THE PRIMARY REASONS PEOPLE LISTEN TO THE RADIO ARE FOR WEATHER AND TRAFFIC INFORMATION. WSB-AM AIRS OVER 400 WEATHER UPDATES AND OVER 300 TRAFFIC UPDATES DURING AN AVERAGE WEEK.**

**News/Talk 750 WSB**



## **Ascertainment Statement**

News/Talk WSB develops on-air programming to address issues of significant concern to Atlanta and its surrounding communities.

Our news/talk format allows the radio station to address issues of concern in our city of license on a daily basis. Issues oriented programming aired daily includes the Neal Boortz Show, the Clark Howard Show, and the Erick Erickson Show.

News/Talk WSB airs 4 hours of news and information Monday through Friday morning. In addition, WSB-AM & WSBB-FM airs eleven minutes of news per hour from 9am until 12 midnight Monday through Saturday. WSB-AM & WSBB-FM carries 5 minutes of news per hour in the remaining hours.

On a quarterly basis, News/Talk WSB produces long-form special assignment reports on issues of community concern. Recent topics have included gangs, same-sex marriage, and eating disorders.

News/Talk WSB broadcasts four community affairs programs. "Perspectives" addresses multicultural issues. "Business in the Black" addresses minority issues. "Health Talk Atlanta" addresses health issues.

Issues on these programs are ascertained through interviews with community leaders, representatives of charitable and civic organizations, and those individuals making a difference in our listening area. News/Talk WSB also solicits community input during its public affairs programming and via the radio station's website.

Producers for news/talk programs and for the community/public affairs programs are required to provide, in writing, details about each program topic, guests, and how listeners may obtain additional information about the issue.

The WSB-AM & WSBB-FM programming specialist compiles all data for the station's quarterly reports under the supervision of the assistant program director for WSB-AM & WSBB-FM who is responsible for the ascertainment process.

<u>ISSUE &amp; DESCRIPTION</u>	<u>DATE</u>	<u>TIME</u>	<u>LENGTH</u>
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POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

	7/1/13	9:00am	1Hr.
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THE HERMAN CAIN SHOW: Erick Erickson fills in for Herman today. He discussed an article written by John Brigeland & Peter Orzag "Can government play Moneyball" on how a new era of fiscal scarcity could make Washington work better. Based on rough calculations, less than \$1 out of every \$100 of government spending is backed by even the most basic evidence that the money is being spent wisely. In the end, it says government should be run like a business. The problem with that is that government is not a business. Social utility arguments are always won by liberals.

	7/3/13	5:00PM	1Hr.
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THE ERICK ERICKSON SHOW: Wherever Morsy is, he doesn't appear to have accepted his ouster. He's says, in a taped statement just aired on Al Jazeera, that he is still the country's legitimate president. He also said he remains open to negotiate and to engage in dialogue. Stressing that he was democratically elected, he called on his supporters to continue their peaceful demonstrations but avoid infighting and bloodshed. State Department is denying this is a coup. Foreign aid will be cut off from Egypt because of the coup, but the Stste Department will not call it a coup. This is a huge story because of the future of American Diplomacy. We will have some type of impact through aid or troops.

	7/8/13	10:00AM	1Hr.
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THE HERMAN CAIN SHOW: Today Georgia Senator Tom Price joins the show to discuss HR 2300, a bill that could be a good replacement for Obama Care. The basics of the bill are these: It extends tax deductions for health insurance to those who buy as individuals, thus eliminating the perverse incentive that favored employer-purchased insurance. It gives patients true portability by making them the owners of their insurance – not their employers. It gives doctors the real power to make treatment decisions, not insurance companies or the government. It reforms medical liability laws and thus saves money by reducing the practice of defensive medicine.

	7/8/13	5:00PM	1Hr.
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THE ERICK ERICKSON SHOW: Rick Perry may be giving up what he called "the greatest job in modern politics." But he's not leaving the Texas-sized political stage that launched his last run for the White House anytime soon. After an event Monday in San Antonio where he announced he will not be seeking a fourth term as Texas governor, Perry was asked what he plans on doing with the time off he has coming. Texas has created 40% of the jobs in America. Very low regulation. What is Gov. Perry's future? Erick wants to bring GOOD republican candidates to run against incumbent republicans. Republicans need to CLEAN HOUSE!!!

## **POLITICS /GOVERNMENT / FOREIGN AFFAIRS:**

7/9/13      10:00AM      45Min.

THE HERMAN CAIN SHOW: Capitol Hill lawmakers charged with reforming the nation's tax code are kicking off a listening tour of America on Monday with a pair of stops in Minnesota's Twin Cities area. The visits are the first in a series of trips across the nation so the Chairmen of the two tax-writing committees can hear directly from Americans about how to spark a more prosperous economy and make today's broken tax code fairer for families and job creators," the lawmakers' offices said in a joint statement. Max Baucus doesn't need another tax reform listening tour. We have 3 options on the table already: Flat tax, FairTax and 999. Herman will launch a national Pick-A-Tax Plan movement. 13,880 HITMN members and 13,766 of them have emailed their representatives to REPLACE the tax code. Also a huge number of HITM members urged their reps to replace Obamacare with HR2300. We had Tom Price on yesterday.

7/9/13      5:00PM      1Hr.

THE ERICK ERICKSON SHOW: Soon after the Treasury Department announced a one-year delay in a key provision of President Barack Obama's sweeping health care law, the Affordable Care Act, Republicans quickly called for its repeal. GOP Sen. Marco Rubio of Florida also called for its repeal, saying the move was a "remarkable acknowledgment by the Obama administration that Obamacare is a disaster in progress that will hurt job creators and those looking for work." Democrats says its time for republicans to change and improve Obamacare instead of appealing it. New poll out- 12% approve of Obamacare. Americans need to understand the bill and what's bad about it.

7/9/13      10:00PM      2Hrs.

THE ADAM GOLDFEIN SHOW: As James Comey answers questions before Congress during his confirmation hearings, a renewed focus has come on the changing role of the FBI, especially since 9/11. As the role has expanded from federal law enforcement to counterterrorism, surveillance, and domestic intelligence gathering, many questions have arisen. Should the FBI use unmanned drones for surveillance, and to what extent? Can the FBI collect metadata on U.S. citizens without probable cause? Can the FBI read the content of emails after they "mature" to the 180 day rule? All of these questions were asked at the hearing. The issue that is not being discussed, at least not before Congress, is the increasing trend to centralize police power at the federal level. Constitutionally, general police power is expressly reserved to State and local governments. Despite this, there are now 73 federal agencies, including the FBI, which carry guns and have arresting power. These agencies range from U.S. Customs and Border Protection to the Food and Drug Administration's Office of Criminal Investigations. Even the Department of Justice has its own police force. What has caused this seeming contradiction of a massive federal police state? Gradually, federal law enforcement has become increasingly involved in general policing. Each time the power expanded, it was in response to a very specific event.

**WSB-AM & WSBB-FM ISSUES & PROGRAMS – 3rd Qtr. 2013**

**9/30/13**

**ISSUE & DESCRIPTION**

**DATE**

**TIME**

**LENGTH**

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**POLITICS /GOVERNMENT / FOREIGN AFFAIRS:**

7/10/13 9:00AM 45Min.

THE HERMAN CAIN SHOW: In framing a new argument against President Obama's health care law, congressional GOP leaders called Tuesday for a delay in the law's requirement that individual Americans carry health insurance. If the White House can grant a one-year delay for employers — as the administration did just last week — individuals should get the same consideration, House Speaker John Boehner of Ohio and other senior Republicans said in a letter to the president. White House press secretary Jay Carney on Tuesday angrily dismissed demands from GOP leaders for more information on the decision to delay ObamaCare's employer mandate, declaring that "implementation is moving forward" on the healthcare law. According to a report by the National Journal, the White House has known for months that Obamacare the current implementation wouldn't work.

7/11/13 6:00PM 30Min.

THE ERICK ERICKSON SHOW: In Connecticut, selling Obamacare involves airplanes flying banners across beaches. Oregon may reel in hipsters with branded coffee cups for their lattes. And in neighboring Washington, the effort could get quite intimate: The state is interested in sponsoring portable toilets at concerts. Meanwhile, Democrats are trying to stop filibustering executive nominations. Erick discusses Obamacare and the question about delaying it. Is it unconstitutional?

7/12/13 9:00AM 1HR.

THE HERMAN CAIN SHOW: A New York-based grocer that has been continually lauded for providing health insurance to its part-time workers will no longer offer that benefit. Until recently, the company voluntarily offered health insurance to employees who worked 20 hours per week or more. Under the Affordable Care Act, companies with 50-plus full-time employees must start offering them health insurance or face stiff penalties. The employer mandate had been set to kick in January 2014, but was pushed back a year. Because a 30-hour work week counts as full-time under Obamacare, Fatburger fast-food restaurants had started cutting worker hours below that threshold, CEO Andy Wiederhorn said.

ISSUE & DESCRIPTIONDATETIMELENGTH

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POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

7/16/13

9:00AM

45Min.

THE HERMAN CAIN SHOW: In light of the fact that Obamacare becomes less appealing by the day, taxpayer dollars are being spent in questionable ways to advertise the unpopular law. Here are the top five most ludicrous taxpayer-funded Obamacare promotions: 1. Coffee Cup Sleeves. Oregon may begin printing Obamacare notices on coffee cup sleeves so everyone is aware of the great “opportunity” for higher premiums. 2. “Modern Family” Plot Revisions. California has signed a \$900,000 contract with a public relations firm to market the state Obamacare exchange. One proposal is to write about the exchange in plotlines for primetime shows. 3. Airplane Banner Ads across Beaches. Federal dollars provided through exchange grants in Connecticut will pay for beach flyovers advertising Obamacare. 4. Customized Sunscreen That Says “Get Covered.” Access Health CT, the official state health insurance exchange will even be at Sailfest, a southeastern Connecticut event that attracts more than 300,000 people annually, to promote their exchange. 5. Porta-Potty Ads. Washington’s health exchange is promoting itself to young people in the music-loving state with outreach at concerts and music festivals.

7/17/13

10:00AM

45Min.

THE HERMAN CAIN SHOW: Eric Holder in Orlando at the NAACP convention said “We must stand our ground to ensure that our laws reduce violence and take a hard look at law that contribute to more violence than they prevent.” Now some facts: STAND YOUR GROUND - Attorney General Eric Holder blasted “stand-your-ground laws” in the wake of the acquittal of George Zimmerman for fatally shooting Trayvon Martin—saying such laws cause more violence than they prevent. Since Florida became the first state to pass an explicit stand your ground law, more than 30 others have passed some version of it. But a recent analysis of crime statistics suggests these laws actually work as intended. PolitiFact recent analyzed crime data and found that violent crime in Florida dropped significantly in since 2005, the year that Florida’s “stand your ground law” went into effect. PolitiFact found a 23 percent drop in violent crime rates between 2005 and 2010.

7/17/13

5:00PM

2Hrs.

THE ERICK ERICKSON SHOW: House Republicans, politically emboldened by President Barack Obama’s delay of a key requirement of his health care law, are taking another run at scrapping his signature domestic policy. The House has scheduled votes Wednesday to delay the law’s individual and employer mandates, the 38th time the GOP majority has tried to eliminate, defund or scale back the program since Republicans took control of the House in January 2011.

7/18/13

10:30AM

30Min.

THE HERMAN CAIN SHOW: The House voted Wednesday to delay key components of ObamaCare, in a bid by emboldened Republicans to chip away at the law after the administration acknowledged new problems with its implementation. Obama will speak today about Obamacare and how he will continue to move forward with the law. At the NAACP convention Kathleen Sebelius said people who oppose Obamacare are the same who opposed civil rights in the 60s. How dare she? Civil rights movement was not flawed. But Obamacare IS flawed!

## **POLITICS /GOVERNMENT / FOREIGN AFFAIRS:**

7/19/13      5:00PM      2Hrs.

THE ERICK ERICKSON SHOW: Looking for positive lessons to draw from the shooting death of Trayvon Martin, President Barack Obama said Friday the nation needs to do some "soul-searching," look for ways to bolster African-American boys and examine state and local laws to see if they encourage confrontations like the one in Florida. "Where do we take this?" Obama wondered aloud in an impromptu appearance in the White House briefing room. "How do we learn some lessons from this and move in a positive direction?" The president said it's time "for all of us to some soul searching," but he also said it's generally not productive when politicians try to orchestrate a conversation. More about President Obama's press conference. Erick does not believe that the speech was bad at all.

7/23/13      9:30AM      30Min.

THE HERMAN CAIN SHOW: The CEO of CKE Restaurants recently said in a Wall Street Journal op-ed that Obamacare could actually cause the number of workers with employer-provided health insurance to decrease, while increasing premiums for older individuals. Several small business owners told Congress they don't know how they will stay afloat when the Patient Protection and Affordable Care Act's Health Insurance Tax (HIT) raises insurance premiums by as much as \$500 per employee in 2014. Every day we have to talk about Obamacare because more people explain what it's doing to their lives and their businesses. Maybe the sticker shock will finally get to Washington DC.

7/23/13      5:00PM      2Hrs.

THE ERICK ERICKSON SHOW: Former Rep. Anthony Weiner, who resigned from Congress amid a sexting scandal, confirmed Tuesday that some newly emerged, sexually-tinged exchanges he had with an unnamed woman are real. In the statement, Weiner pointed to previous comments he made around the time he announced his bid for New York City mayor, in which he said it was possible for more photos to come out as he made a re-entry into politics. While Weiner did not reference the specific allegations Tuesday, screenshots of conversations and photographs appeared on a gossip website that are allegedly between Weiner and the woman last summer, a year after Weiner resigned.

7/24/13      10:00AM      45Min.

President Obama says prosperity does not trickle down, and a rising tide does not necessarily lift all boats. The conservative policies predicated on those ideas, he maintains, amount to a you're-on-your-own economics, when the country really needs a we're-in-this-together approach: in short, prosperity needs to come from the "middle out" rather than the top down. This comes as White House Press Secretary Jay Carney said Monday that the Obama administration has pulled the nation from the depths of the "Great Recession" with the creation of 7.2 million private sector jobs. But the facts aren't that positive. Since February of 2009, the first full month of Obama's presidency, 9.5 million Americans have dropped out of the labor force. Nearly 90 million Americans are not working today! That means that 1.3 Americans have dropped out of the labor force for every one job the administration claims to have created.

## **POLITICS /GOVERNMENT / FOREIGN AFFAIRS:**

7/24/13 5:00PM 30Min.

THE ERICK ERICKSON SHOW: President Barack Obama pledged Wednesday to focus his energy for the rest of his presidency on the core tenet of his election victories, equal opportunity for all Americans, in campaign-style speeches that seemed like the formal launch of this year's budget battle with Republican foes. Confronting deep partisan divide over federal spending, tax reform and raising the debt ceiling later this year, Obama told a raucous crowd of hundreds at Knox College in Galesburg, Illinois that reversing a growing inequality between haves and have-nots should be the top priority of Congress. He blended populist imagery from his campaign stump speech last year with criticism of conservative Republicans who, according to the president, only stood for repealing his signature 2010 health care reform law and slashing federal spending in an effort to shrink government.

7/24/13 10:00PM 2Hrs.

THE ADAM GOLDFEIN SHOW: "This growing inequality isn't just morally wrong; it's bad economics. When middle-class families have less to spend, businesses have fewer customers. When wealth concentrates at the very top, it can inflate unstable bubbles that threaten the economy. When the rungs on the ladder of opportunity grow farther apart, it undermines the very essence of this country," Obama said during his speech on the economy. So what does this even mean? Are Obama Economics real? First of all, he presumes that economic inequality exists. Second, this statement presumes that economic inequality is morally wrong. Third, he presumes that economic inequality is bad economics.

7/25/13 6:00PM 30Min.

THE ERICK ERICKSON SHOW: Anthony Weiner, the embattled New York City mayoral candidate who admitted this week to sending raunchy chats to a young woman last summer, estimated Thursday he had online relationships with three different women after his 2011 resignation from Congress. But speaking at a news conference, the Democrat said he couldn't say for sure how many more women might come forward. Weiner stepped down from his House seat in 2011 after admitting to sending lewd photos and messages to multiple women online. He pointed out Thursday that when he left the House of Representatives, he admitted to exchanging messages with six women.

7/29/13 10:00AM 45Min.

THE HERMAN CAIN SHOW: President Obama is trying to renew his administration's emphasis on the economy, saying in recent speeches that his highest priority is to "rebuild ladders of opportunity" and reverse income inequality. But that's NOT the government's job! Then there is the issue of ObamaCare. The National Treasury Employees Union is urging its members to oppose legislation that would force federal employees off their government healthcare plans and onto the state and national healthcare exchanges established under Obamacare. A fight is brewing between Tea Party and establishment Republicans over the future of ObamaCare. The Tea Party is ready to take a stand on defunding the divisive healthcare law and willing to risk a government shutdown in the process.

## **POLITICS /GOVERNMENT / FOREIGN AFFAIRS:**

7/31/13 10:00AM 45Min.

THE HERMAN CAIN SHOW: Taking back our government is a marathon – not a sprint! President Obama on Tuesday called for an overhaul of business taxes in exchange for a guarantee that a resulting one-time revenue gain be used to underwrite various job-creation proposals. – Obama wants to exchange pennies for billions – Herman explains more on how the grand bargain is a bad deal. The media is eating up Obama's "Grand Bargain" to boost middle class income. It's a bad deal exchanging billions for pennies.

7/31/13 5:00PM 1Hr.

THE ERICK ERICKSON SHOW: Adam Goldfein fills in for Erick today. The Rand Paul vs. Chris Christie spat appears to be getting nastier. Paul, a Kentucky senator, escalated his attacks on the New Jersey governor, saying on Fox News that it is "kind of sad and cheap" that his fellow Republican is using "the cloak of 9/11 victims" to criticize him on national security. Christie followed up Tuesday with a shot about Kentucky's federal spending, along with his trademark straight talk. "Get in line" if you've got a personal problem with his bluntness, the governor said.

7/31/13 10:00PM 2Hrs.

THE ADAM GOLDFEIN SHOW: Chris Christie and Rand Paul have been trading barbs in a debate that cuts to a core divide within the Republican Party. It all started when Christie said, "this strain of libertarianism that's going through parties right now and making big headlines I think is a very dangerous thought," including Rand Paul as one such example of such philosophy. "These esoteric, intellectual debates—I want them to come to New Jersey and sit across from the widows and the orphans and have that conversation." Paul replied, "Christie worries about the dangers of freedom. I worry about the danger of losing that freedom. Spying without warrants is unconstitutional." He added, "I don't mind spying on terrorists. I just don't like spying on all Americans." This debate drills down to the two schools of thought concerning the NSA metadata program and other counterterrorism strategies. On the one hand you have arguments for programs on the basis of safety. They argue that these methods are effective at preventing acts of terrorism that could cost American lives. They believe that the intrusions onto personal liberty are minimal, and that the programs are legal. The other side contends that these programs are blatantly unconstitutional. They are massive intrusions into our personal liberty and they run the risk of opening the door to a tyrannical government. They do not believe that these programs substantially increase safety, and think that there are more effective and less intrusive ways to fight terrorism.

8/5/13 9:30AM 30Min.

THE HERMAN CAIN SHOW: Fox News has learned that at least five CIA employees were forced to sign additional nondisclosure agreements this past spring in the wake of the Benghazi attack. These employees had already signed such agreements before the attack but were made to sign new agreements aimed at discouraging survivors from leaking their stories to the media or anyone else.



## **POLITICS /GOVERNMENT / FOREIGN AFFAIRS:**

8/5/13      5:00PM      45Min.

THE ERICK ERICKSON SHOW: First the attackers blew up bombs outside a Pakistani prison. Then they scared off people in the area and used loudspeakers to call out specific inmates they were trying to release. Shiite prisoners left inside were killed. Other similar operations in the past two weeks in Iraq and Libya successfully freed hundreds of convicted or suspected Islamic terrorists, a known strategy of al Qaeda leader Ayman al-Zawahiri. The State Department said the substantial security steps reflect an "abundance of caution" over intelligence information that indicated final planning by al Qaeda in Yemen for possible terrorist attacks on Western targets to coincide with the end of Ramadan this week.

8/6/13      10:00AM      30Min.

THE HERMAN CAIN SHOW: The White House released a promotional video for Obama's "A Better Bargain for the Middle Class" campaign last Wednesday, and Obama devoted his weekly address Saturday to his "better bargain." The official White House website currently lays out his campaign's central talking points. Obama offers four components of this plan, proposing to "End incentives to ship jobs overseas," "Lower tax rates for businesses that create jobs in the U.S.," "Lower tax rates for manufacturers" and "Cut taxes for small businesses."

8/6/13      5:00PM      1Hr.

THE ERICK ERICKSON SHOW: Federal authorities investigating the deadly attack on the U.S. diplomatic compound in Benghazi have filed charges against Ahmed Abu Khattalah, leader of a Libyan militia that officials believe was involved in the assault, people briefed on the investigation said. The charges under seal are the first criminal counts to emerge from the probe. The investigation of the attack last September 11 that killed Ambassador Christopher Stevens and three others continues, these people said, as investigators try to build their case against Khattalah and others who authorities believe were involved. Attorney General Eric Holder had earlier this year promised congressional lawmakers the Justice Department would soon make public what actions it would take.

8/7/13      5:00PM      45Min.

THE ERICK ERICKSON SHOW: The NRSC and DSCC, the two groups responsible for electing Republicans and Democrats in the Senate, have declared a truce over the Office of Personnel Management ("OPM") exemption of Capitol Hill staff from one of the provisions of Obamacare. In other words, Republican Leaders have agreed the NRSC will not use this issue to put Democrats in a difficult re-election position in 2014, because Republican leaders do not intend to fight it and don't want a spotlight on them doing so.

8/8/13      5:00PM      45Min.

THE ERICK ERICKSON SHOW: A man alleged to be the campaign manager for senator Mitch McConnell said earlier this year that he was "sort of holding [his] nose" to work for the Kentucky Republican for the next two years. Economic Policy Journal has an audio recording of a January 2013 phone call purportedly between Dennis Fusaro of the Reformed Theological Seminary and Jesse Benton, the former spokesman for Ron Paul's presidential campaigns and currently campaign manager for McConnell. Benton, who is also married to Paul's granddaughter, apparently tells Fusaro that he is working for McConnell's campaign to help the other Kentucky senator, Rand Paul, in his 2016 presidential bid.

**ISSUE & DESCRIPTION****DATE****TIME****LENGTH**

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**POLITICS /GOVERNMENT / FOREIGN AFFAIRS:**

8/9/13

9:45AM

30Min.

THE HERMAN CAIN SHOW: In a new YouGov poll, 53 percent of Democrats say that the American dream is no longer achievable. By comparison, 55 percent of Republicans say the dream is still achievable. By the same percentage, 27 percent, Republicans think the dream is not achievable and Democrats do think it is. Herman thinks it's because of each party's political beliefs. People who believe in the American Dream believe in freedom. People who believe the American Dream believes in free stuff.

8/9/13

5:00PM

1Hr.

THE ERICK ERICKSON SHOW: Before heading to Martha's Vineyard for a week-long family vacation, President Barack Obama took questions Friday from reporters at the White House. He hadn't held a formal, solo press conference since April 30 - and topics ranging from the economy to government surveillance to terror threats arose at Friday's question and answer session. The president also announced new measures to instill greater transparency in the government snooping programs that were revealed earlier this summer, which critics said amounted to massive federal overreach.

8/9/13

10:00PM

2Hrs.

THE ADAM GOLDFEIN SHOW: Obama called for reforms to the N.S.A.'s spying program while denying that such suggestions were in response to the leaks from Snowden. Several specific suggestions were proposed, including making F.I.S.A. courts adversarial, releasing some of the legal justifications used in F.I.S.A. courts, unspecified overhauls to the P.A.T.R.I.O.T. Act, and the creation of a task force designed to advise the government about privacy and security concerns. Does Obama have any credibility in this? Would reforms have been proposed absent Snowden's leaks? More importantly, will there be real reforms and will they protect both our safety and our fundamental rights?

8/12/13

5:00PM

1Hr.

THE ERICK ERICKSON SHOW: Sen. Mike Lee (R-Utah) declared on Monday that he and other congressional Republicans would be willing to shut down the federal government in order to block further implementation of President Barack Obama's health care reform law. Speaking on Fox News, Lee said Republicans determined that refusing to fund Obamacare was the "last stop" before the individual mandate and the law's health insurance exchanges are set to go into effect at the beginning of next year. Both Republicans and Democrats are out of touch with America. Too many people in Washington do not understand what the poor is going through or how things work for the average Joe.

## **POLITICS /GOVERNMENT / FOREIGN AFFAIRS:**

8/13/13      9:00AM      45Min.

THE HERMAN CAIN SHOW: If you get people to remove party labels and party identifications, you can have an intelligent conversation – and find they have more in common than they think. Obama says that Healthcare is a right – and Republicans are trying to gum up the works to make the law fail as a way to “stick it to him”. It’s NOT ABOUT YOU, Mr. President! It’s about the people! Forever 21 Inc. is the latest national company to cut employee hours to counter the impact of ObamaCare. Last week, Forever 21 sent out a letter, informing some full-time employees that they were being demoted to part-timers and they'd no longer receive benefits. What are the economic proposals of Obama to boost the economy?

8/13/13      10:00PM      2Hrs.

THE ADAM GOLDFEIN SHOW: Eric Holder’s speech on the enforcement of mandatory minimum sentences is the latest installment in a long line of ways the Obama administration has attempted to side step Congress. Holder asked the American Bar Association to use their prosecutorial discretion to reduce the frequency of filing charges that carry mandatory minimum sentences for non-violent drug crimes. This is a large diversion from the normal policy of prosecutors going for the highest provable offense. This administrative “request” to not enforce certain laws based on policy priorities is not the first, nor is it the most troubling. When the Obama Administration decided to delay the employer mandate section of the Patient Protection and Affordable Care Act (PPACA), it was in direct conflict with the text of Section 1513(d) which states, “The Amendments made by this section shall apply to months beginning after December 31, 2013.” Shall is a word that carries some serious legal weight. It does not mean that the Administration will do its best or take it under advisement. It means that the provision is completely mandatory. Presidential rewriting of the text of laws was found to be unconstitutional in 1998. In the U.S. Supreme Court case Clinton v. New York, the court found that the Line Item Veto Act of 1996 was unconstitutional. The court said, “If this Act were valid, it would authorize the President to create a law whose text was not voted on by either House or presented to the President for signature.” Basically, it violates the basic separation of powers afforded under the constitution. The president cannot create a law. That is exclusively the power of congress.

8/14/13      9:30AM      45Min.

THE HERMAN CAIN SHOW: In another setback for President Obama’s health care initiative, the administration has delayed until 2015 a significant consumer protection in the law that limits how much people may have to spend on their own health care. The Department of Health and Human Services won’t certify that the so-called Obamacare “data hub” used to collect and verify personal health and financial information of health insurance applicants is secure until the system kicks in on October 1--unless further delays push it back further. House Republicans will not tread into a shutdown battle with the Obama White House, according to a report from conservative publication National Review. According to the report, House Speaker John Boehner told Republicans privately in late July that, instead, there could be votes on repealing individual parts of the Affordable Care Act, such as to suspend the individual mandate, which has been able to win a handful of Democrat votes.

## **POLITICS /GOVERNMENT / FOREIGN AFFAIRS:**

8/15/13      10:00AM      1Hr.

THE HERMAN CAIN SHOW: According to a new NBC News report, employers around the country, from businesses to unions to colleges, say they will be cutting workers' hours below 30 a week because they can't afford to offer the health insurance mandated by the Affordable Care Act. Nearly all of the small businesses told NBC News that because of ObamaCare they'd be cutting back hours for some employees. NBC News spoke with almost 20 small businesses and other entities from Maine to California, and almost all said that because of the new law they'd be cutting back hours for some employees – an unintended consequence of the new law." Since January 2013, there has been an increase of 766,000 part-time jobs, according to the U.S. Bureau of Labor Statistics. According to the Congressional Budget Office, up to 20 million Americans will lose their employer-based health insurance due to Obamacare. But the White House, NBC News reports, says that there is no systematic evidence that this is because of Obamacare and dismisses the report as anecdotal.

8/16/13      10:00AM      1Hr.

THE HERMAN CAIN SOW: Neal Boortz fills in for Herman today & discusses why he thinks Obama isn't American like you and I are. Hawaii is the only one of 50 states with its own native language. The only one with its own alphabet. It's the only state that had a king and queen. And the native Hawaiian population looks at the United States not as the great federal govt we all belong to, but as an oppressive colonial power that colonized Hawaii. Obama was born to a Kenyan man who despised England and America because of colonization and a woman who despised capitalism. She married a capitalist and didn't want Barack around his pro-capitalist thinking so she sent him to live with his grandmother. Then he attended far left universities. He attended Occidental with a hatred of the United States and wanted to overthrow the American govt through a violent revolution until fellow Occidental students convinced him politics was the way to overthrow the government.

8/16/13      5:00PM      30Min.

THE ERICK ERICKSON SHOW: A new rule from the State Road and Tollway Authority bans Atlanta drivers from paying the toll for the person behind them in line. That became something of a local tradition over the last 20 years. But The Atlanta Journal-Constitution reports that some drivers had recently complained that cashiers were pocketing the extra 50 cents when they didn't see their money being tossed into the coin basket for the driver behind them.

8/16/13      10:00PM      2Hrs.

THE ADAM GOLDFEIN SHOW: The C.I.A. has finally admitted the existence of Area 51. No, they haven't admitted there were aliens there. Pretty much, the C.I.A. has come clean on what we knew all along: Area 51 was used as a proving ground for cutting edge spy plane technology. The U-2 spy plane was built there, captured Russian MiGs were experimented on, and the B2 stealth bomber and F117 stealth fighter were created there. Unfortunately, the report basically stops mentioning Area 51 in 1973. Many people believe that secret government aeronautics operations have moved to Utah and Colorado. As the focus shifts from air to space/air duality, the needs change. Many say that the technical needs of military space operations would be better suited for Area 6413 in The White Sands Missile Range.

## **POLITICS /GOVERNMENT / FOREIGN AFFAIRS:**

8/19/13      9:00AM      1Hr.

THE HERMAN CAIN SHOW: Neal Boortz fills in for Herman today and discusses "at risk households". If either parent has served in a military, you have an at-risk household, according to Obamacare. If your kid gets bad grades, you have an at-risk household, according to Obamacare. Under a new regulation from HHS, state agencies are authorized by Obamacare to send an inspector to visit and inspect your home if you are an at-risk family, to see if your home is a social and physical environment that promotes good health. How's that for the government overstepping their boundaries!

8/21/13      10:00PM      2Hrs.

THE ADAM GOLDFEIN SHOW: The United States has many strategic national interests in Egypt. We receive preferential access to the Suez Canal. The 1979 peace treaty between Egypt and Israel has long served to keep peace between the two most powerful militaries in the region. Given the al Qaeda havens and support provided by chaos in other countries around the region, a stable Egypt serves as a security linchpin in the ongoing "War on Terror". In contrast to America's hesitant condemnation of the military actions, U.S. allies Israel, the United Arab Emirates, Kuwait, and Saudi Arabia have all publicly backed Egypt's military. The Gulf States put together a \$12 billion aid package, dwarfing the size of current U.S. aid. They voiced support for what the Egyptian military has called attempts to counter "violent acts of terror" being perpetrated. What remains is a series of bad options for U.S. Foreign Policy. U.S. interests in following laws, supporting democracy, supporting regional allies, accessing the Suez Canal, preventing civil war, and maintaining a good relationship with the Egyptian military are all at odds. There is no clear cut best case scenario; all scenarios are varying degrees of dismal. The arms "liberated" from Gadhafi's neighboring Libya could easily find their way into the hands of an insurgent group in Egypt. The probability of a full blown civil war is high, and officials are worried that Egypt will soon turn into the next Syria. The only certainty is that the violence will not be brought to a swift end.

8/22/13      5:00PM      1Hr.

THE ERICK ERICKSON SHOW: Bradley Manning, the Army private sentenced to military prison for leaking classified documents, revealed he intends to live out the remainder of his life as a woman. Manning will likely serve the sentence at Fort Leavenworth, the only military prison for service members sentenced to 10 or more years, a Military District of Washington spokesperson told The Associated Press. Manning's lawyer, David Coombs said he is "hoping" that Fort Leavenworth "would do the right thing" and provide hormone therapy for Manning. "If Fort Leavenworth does not, then I'm going to do everything in my power to make sure they are forced to do so."

8/23/13      9:00AM      45Min.

THE HERMAN CAIN SHOW: Distractions continue while chaos in Egypt, chemical weapons used in Syria. So what does Obama do? Book tour!! President Obama will offer a series of proposals this week aimed at making college more affordable by reshaping the way Americans pay for higher education, he said in an e-mail to supporters on Tuesday. Aides said Mr. Obama would talk about his plans in a series of speeches. First up! Speaking at the University of Buffalo, President Obama Thursday unveiled an ambitious new plan for the federal government to create a national rating system that will define what a good college is and financially reward or punish colleges depending on how they rank in the government's system.

## **POLITICS /GOVERNMENT / FOREIGN AFFAIRS:**

8/23/13      5:00PM      2Hrs.

THE ERICK ERICKSON SHOW: Congressman Rob Woodall was a guest on the show, discussing the issue of defunding ObamaCare. The Congressman does not support the plan to defund ObamaCare by stripping funding from the upcoming continuing resolution. Instead, he would prefer to allow ObamaCare to go into effect and then vote to repeal in a few months. He says that this is a better strategy for Republicans, rather than risking a government shutdown. Listeners react to Rob Woodall's interview on defunding ObamaCare. They are NOT happy!

8/26/13      6:00PM      1Hr.

THE ERICK ERICKSON SHOW: Back in January, as Republicans geared up for a fight on the debt ceiling, House Republican Leaders assured their constituents that a continuing resolution was the way to fight Obamacare. That was all in January of 2013. The House Republicans decided to pass a clean debt ceiling and gamble on sequestration cuts. When March rolled around, the GOP killed a measure that would have defunded Obamacare in the March 2013 continuing resolution. They chose to punt until later in the year. Well, now it is later. And having first told the Republican base that it would have to wait until the continuing resolution and not the debt ceiling fight, now the GOP is telling everyone that it will make its stand on the debt ceiling fight. If Republicans are unwilling to fight and chance a government shut down, does any serious person really think they are going to fight on the debt limit when, back in January, they would have had us believe it'd lead to default even though it wouldn't?

8/26/13      10:00PM      2Hrs.

THE ADAM GOLDFEIN SHOW: Secretary of State John Kerry said today that the use of chemical weapons by the Assad regime in Syria against civilians is "inexcusable" and "undeniable". "This international norm cannot be violated without consequences," he said. "Chemical weapons were used in Syria. The Syrian regime maintains custody of these weapons." The most recent use of chemical weapons in Syria, which Kerry alluded to in his speech, claimed the lives of between 1,000 and 1,800 people, according to the U.S. State Department. A response has not yet been decided on by President Obama and the White House. There currently is no timeline for when such a decision could be expected. Calls for military action have already come from several U.S. Allies, including France and Turkey. Turkish Foreign Minister Ahmet Davutoglu said, "In Syria all red lines were crossed, but the U.N. Security Council has not been even able to come up with a resolution... This event is one that cannot be ignored anymore." Assad has said that the U.S. will fail if they attempt to intervene with military force. "The U.S. faces failure just like in all the previous wars they waged, starting with Vietnam and up to our days," he said. Russia, Assad's ally, opposes military intervention and said that any military intervention in Syria without a U.N. mandate would be a grave violation of international law.

8/27/13      9:00AM      30Min.

THE HERMAN CAIN SHOW: The success of any organization is set by the tone from the top. Obama is setting the wrong tone on the deficit, education, healthcare, race. Obama confuses policy with passion. Leadership 101 – 1) Work on the right problems 2) Ask the right questions 3) Remove barriers. President Obama said the country isn't facing a spending or deficit problem, only an ideological problem from Republicans who want to cut government programs for health care and children. With black unemployment returning to double the rate of whites, President Barack Obama told a New York town hall audience on Friday that minority populations are struggling economically in part because of past discrimination and because of "anxiety" over embracing his vision of wealth redistribution. LEADERSHIP TONE?

**WSB-AM & WSBB-FM ISSUES & PROGRAMS – 3rd Qtr. 2013**

**9/30/13**

**ISSUE & DESCRIPTION**

**DATE**

**TIME**

**LENGTH**

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**POLITICS /GOVERNMENT / FOREIGN AFFAIRS:**

8/28/13

6:00PM

1Hr.

THE ERICK ERICKSON SHOW: Erick Erickson interviewed Mark Levin about his new book "The Liberty Amendments." Arguing that the U.S. "has entered an age of post-constitutional soft tyranny," Levin advances 10 amendments that he argues will not modernize the Constitution but rather restore and preserve it. What follows is a strong conservative case on what's wrong with America—overspending, over-regulation, too much federal power in every branch—and a much weaker argument on how a series of constitutional amendments could fix it.

8/30/13

9:00AM

30Min.

THE HERMAN CAIN SHOW: The Obama administration's plan to launch a military strike against Syria is being received with serious reservations by many in the U.S. military, which is coping with the scars of two lengthy wars and a rapidly contracting budget, according to current and former officers. President Obama declared unequivocally Wednesday that the Syrian government was responsible, while laying the groundwork for an expected U.S. military strike.

9/3/13 9:00AM30Min.

THE HERMAN CAIN SHOW: President Obama's decision to punt a possible strike against Syria to Congress has reshuffled the congressional calculus on Washington's looming debt-ceiling debate and made Republican concessions more likely, say GOP congressional aides. 3 Questions: 1) What's the mission, 2) What is achievable? 3) Can we trust the decision? For the first time in over 200 years, the British Parliament voted against a Prime Minister's war resolution. The last time that happened was in 1782, when Parliament voted to stop fighting George Washington and Marquis de Lafayette, granting America its independence!

9/3/13

5:00PM

2Hrs.

THE ERICK ERICKSON SHOW: Barack Hussein Obama rose to power by attacking--in a somewhat apocryphal 2002 speech--what he called George Walker Bush's "dumb war" in Iraq. Now that has to come into question with Obama considering military action in Syria. There is one other key difference, sure to be raised by critics: Assad has weapons of mass destruction, and Saddam Hussein was not found to have the WMD he was thought to be stockpiling. But there was no way to know that before the Iraq War. And in Syria, it is possible that some rebel forces possess--and have used--chemical weapons as well. Regardless, Bush comes off best in this comparison with Obama. Allegations of a chemical weapons attack carried out by the Syrian regime last week have heightened tensions internationally. There's been tough talk from Western leaders and a flurry of activity by the United States -- all of which seem to suggest that a military strike against the regime could be in the offing. But through it all, Syria seems to retain the support of some good friends. Why do Russia, Iran and China continue to support a regime that's accused of slaughtering tens of thousands of civilians in the 2-year-old civil war?

## **POLITICS /GOVERNMENT / FOREIGN AFFAIRS:**

9/3/13                      10:00PM                      2Hrs.

THE ADAM GOLDFEIN SHOW: The question of whether to take military action against Syria is before Congress and has drawn support from some key members of both parties. On Tuesday, Secretary of State John Kerry began to make the case for intervention, with Defense Secretary Chuck Hagel and Joint Chiefs of Staff chairman Gen. Martin Dempsey sitting beside him outlining the parameters of the strike. As they explained, the intent of the attack would be to disparage the further use of chemical weapons and degrade Assad's capacity to use them. The action is aimed to change Assad's calculations so that he would be better off risking losing the civil war than dealing with the consequences of using chemical weapons. Further details, including the U.S. capacity to neutralize and secure the chemical weapons, will be discussed in a classified meeting with Congress today. In addition to deterring Assad's use of chemical weapons, there are other concerns being weighed against the options laid out by the President. A major concern is the potential for the chemical weapons to end up in the hands of Assad backer Hezbollah, or rebel backing elements of al Qaeda. Another topic of discussion was why the U.S. was considering only a limited strike when the stated goal of the Administration is the removal of the Assad regime. Gen. Dempsey explained his position that a full scale military action would be much more costly, and the U.S. would continue its efforts to oust Assad via arming vetted, moderate opposition fighters. The rebels have yet to receive the lethal aid authorized in June, and some are suggesting moving the operation from the C.I.A. to the D.O.D.

9/4/13                      9:00AM1Hr.

THE HERMAN CAIN SHOW: Both friends and foes of the United States are still in shock over President Obama's surprise move to refer military action to Congress. In the Middle East, the abrupt turnaround places unprecedented strains on the credibility of his administration in its standoff with Syria and Iran, according to experts. Chairman of the Joint Chiefs of Staff Gen. Martin Dempsey couldn't answer what exactly the U.S. was seeking in Syria Tuesday during questioning from Sen. Bob Corker (R., Tenn.) about a resolution authorizing military action there. Saying he (Senator McCain) strongly supports President Obama's decision to seek congressional authorization for the use of force in Syria, Secretary of Defense Chuck Hagel said inaction in Syria would embolden Iran, North Korea, and the Assad regime in Syria while undermining America's credibility abroad. No U.S. president has ever been turned down by Congress when asking to use military force. While leading Israeli officials have publicly struck a tone of muted support for President Obama's decision to seek congressional authorization for strikes on Syria's chemical weapons delivery systems, in private, senior Israeli officials and foreign policy analysts are expressing grave disappointment with the conduct of their ally in Washington.

9/4/13                      5:00PM                      2Hrs.

THE ERICK ERICKSON SHOW: Senate Minority Whip John Cornyn of Texas said after meeting with President Barack Obama Tuesday that the congressional debate over Syria probably will increase prospects for completing a continuing resolution by Sept. 30 and averting a government shutdown. The second-ranking Senate Republican said he believed Obama's plans for taking military action against Syria would expedite action on an extension of support for government programs beyond expiration of the current funding law. Senate leadership will ultimately need to muster 60 votes to pass the resolution authorizing the use of force in Syria, as the measure will be treated like any other resolution and will also be subject to a potential filibuster. Senate leadership has decided to treat the Syria war authorization, approved by the Senate Foreign Relations Committee 10-7 Wednesday afternoon, like any other joint resolution. This means that it will be subject to a cloture motion, which requires 60 votes to pass, except in the unlikely event that all 100 senators give unanimous consent to move directly to a final vote.



ISSUE & DESCRIPTIONDATETIMELENGTH

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POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

9/5/13

5:00PM

1Hr.

THE ERICK ERICKSON SHOW: Government troops battled al-Qaida-linked rebels for a Christian village in western Syria for a second day Thursday, while world leaders gathered in Russia for an economic summit expected to be overshadowed by the prospect of U.S.-led military strikes against the Damascus regime. The rebels launched the assault on Maaloula \_ which is on a UNESCO list of tentative world heritage sites \_ on Wednesday after an al-Nusra fighter blew himself up at a regime checkpoint at the entrance to the mountain village. The village, about 40 miles (60 kilometers) northeast of Damascus, is home to 3,300 residents, some of whom still speak a version of Aramaic, the language of biblical times believed to have been used by Jesus.

9/5/13

10:00PM

2Hrs.

THE ADAM GOLDFEIN SHOW: Imagine that you own a company like Proctor and Gamble, which produces a multitude of products. You have an advertising budget, and your funds are finite. What products would you pay to advertise? Do you advertise the hottest products or the slowest movers? Do you push the items with the highest profit margins? This is the same situation our government is in. With finite tax revenue, it must choose which programs to prioritize and where to allocate money. What will get you the best return on investment? The category of government programs with perhaps the worst return on investment is the current welfare system. A recent study by the CATO Institute found that needs based assistance programs paid more than the take home pay of a minimum wage worker in 35 States. In 13 states, welfare pays more than \$15 per hour, and it pays over \$10 per hour in 33 states. Since 1995 (a year before welfare reform was passed in Congress) only 18 states saw a decline in the total value of welfare benefits. The remaining 32 and the District of Columbia saw increases. In total, there are 126 distinct federal, means-tested, anti-poverty programs. If the goal is to provide temporary assistance and help the disenfranchised find work, the programs are clearly a failure. Less than 42% of welfare recipients nationwide are actually working (in any sense including jobs training programs). Furthermore, less than 20% of recipients have unsubsidized private-sector jobs. A long term study actually found that those in persistent poverty were more likely to escape it if they did not receive welfare.

9/6/13

9:00AM

30Min.

THE HERMAN CAIN SHOW: Secretary of State John Kerry's public assertions that moderate Syrian opposition groups are growing in influence appear to be at odds with estimates by U.S. and European intelligence sources and nongovernmental experts, who say Islamic extremists remain by far the fiercest and best-organized rebel elements. U.S. and allied intelligence sources and private experts on the Syrian conflict suggest that assessment is optimistic. John McCain and Diane Feinstein got an earful at their town halls about Syria. Why is it when the world demands action, they leave it up to us to take all the action?! The Syria crisis has put President Obama under intense scrutiny, but according to famed actor Robert DeNiro, we should go easy on him because "he's trying his best."

## **POLITICS /GOVERNMENT / FOREIGN AFFAIRS:**

9/9/13                      10:00PM                      2Hrs.

THE ADAM GOLDFEIN SHOW: Yesterday, President Obama spoke on his plan for tackling the Syrian chemical weapons problem. He urged Congress to postpone their vote on authorizing military force (authorization he requested but says he doesn't need), which looked like it would be voted down. He attempted to make the case for a limited military strike against Assad, which would not be intended to oust Assad. Instead the limited strike would be intended to deter Assad from further chemical weapon use. Obama repeatedly said that such an attack would not involve "boots on the ground". This comes after a passing remark by Kerry was taken seriously by Russia and Assad. The remark was that Assad could avert a U.S. attack by turning over "every single bit of his chemical weapons to the international community in the next week." Kerry added that Assad wouldn't do it and "it can't be done." Despite this, Russia began working with Assad to do just that. The U.S. is viewing this new avenue with skepticism, because such a turnover would be difficult to monitor and it would be almost impossible to prove that all the chemical weapons had been turned over. Additionally, Russia later vetoed a French proposed U.N. resolution which would leave the door open for military force if Assad did not cooperate with turning over chemical weapons. Earlier in the week, Assad gave an interview with Charlie Rose. He denied using chemical weapons, saying that there was "not a shred of evidence" that his forces were responsible for the alleged chemical weapons use on August 21. Assad has claimed that the rebels were responsible for the chemical attacks, which was an attempt to pull the west into the conflict. He also warned of possible reprisals, from the Syrian government, Iran, and even various terrorist groups. "If you strike somewhere, you have to expect repercussions somewhere else," Assad said.

9/10/13                      5:00PM                      2Hrs.

THE ERICK ERICKSON SHOW: Multiple people confirm to me that just a few hours ago Pete Sessions blew up about Ted Cruz and made sure everyone in the room knew he held Cruz in absolute contempt. It might be because Ted Cruz just called BS on Eric Cantor and Pete Sessions trying to screw conservatives. Cantor and Sessions are pursuing a plan to make it very easy for the House to vote for defunding Obamacare while ensuring Obamacare is still able to get funded. Cruz, in a press release earlier today, called on the House of Representatives to not get cute and actually defund Obamacare.

9/11/13                      10:00AM                      1Hr.

THE HERMAN CAIN SHOW: President Obama, in an address to the nation on Syria, said Tuesday that while he had resisted calls for military action in the country's civil war, the situation "profoundly changed" after the Assad regime "gassed to death" hundreds of people last month. Well scripted. It highlighted the threat to the world of chemical weapons. It also brought to light a lot of skepticism about: 1) Intelligence that Assad regime used the chemical weapons; 2) "Targeted strikes" will be successful as a deterrent; 3) "No boots on the ground; 4) 189 countries agreed to ban chemical weapons. Syria did not. Syria has 1000 tons of chemical weapons! Give them up! Bottom line Russian/Syrian diplomatic efforts bought Obama some time and leaves the USA in limbo. Obama has asked Congress not to vote, but remain military ready. After effect assessment was not even mentioned or measured!

## **POLITICS /GOVERNMENT / FOREIGN AFFAIRS:**

9/11/13      5:00PM      2Hrs.

THE ERICK ERICKSON SHOW: September 11th will forever be a day that Americans remember. Throughout the day, memorial services and moments of silence have reverberated throughout America. From New York to Washington to Pennsylvania and beyond, let us never forget those who lost their lives too soon at the hands of evil. While today is steeped in tragedy, the stories of brave heroism remind us all of the true strength of American character. Never has a President given a speech in which he wished to convince Americans to take an action he no longer is going to take. He has become to war what the Clapper is to turning on the lights. War is on and now war is off. But we will never call it war. The President himself failed to convey a real substantive reason for acting. He claims chemical weapons might be used on our soldiers. That's what George W. Bush once claimed. They still could even if we act. There was no rational reason put forward in a muddled speech that was, ultimately, the war equivalent of the muddled and muddled BP oil spill speech.

9/13/13      10:00AM      45Min.

THE HERMAN CAIN SHOW: Syrian President Bashar Assad joined Vladimir Putin on Thursday in pressuring the Obama administration to abandon military threats against Syria, suggesting an emerging plan to have the Assad regime turn over its chemical weapons could only proceed if the U.S. backs down. Further, President Obama must promise not to arm rebel forces or Syrian dictator Bashar Assad will not hand over his chemical weapons, the embattled leader told a Russian state media outlet today while demanding that Israel also surrender its nuclear arsenal. Syrian President Bashar Assad says his government has agreed to surrender its chemical weapons in response to Russia's initiative and not because of the U.S. threat of attack. MEANWHILE, a secretive Syrian military unit at the center of the Assad regime's chemical weapons program has been moving stocks of poison gases and munitions to as many as 50 sites to make them harder for the U.S. to track, according to American and Middle Eastern officials. On Thursday, President Obama announced that he would focus again on the economy, even as Syria continued its aggressive activity, Russia continued to mock the Obama administration, and the Obama administration itself continued its chaotic strategy with regard to the Assad regime. Meeting with his cabinet, Obama said, "It is still important to recognize that we have a lot of things left to do here in this government. The American people are still interested in making sure that our kids are getting the kind of education they deserve, that we are putting people back to work." The pivot represents Obama's 20th back to the economy of his presidency.

9/13/13      5:30PM      30Min.

THE ERICK ERICKSON SHOW: Grantville Police Chief Doug Jordan was suspended without pay for one calendar week at Monday's city council meeting. The reason for Jordan's suspension was that he violated a policy given by City Manager Johnny Williams. Recently, Jordan traveled to Arizona to meet with "America's Toughest Sheriff, Joe Arpaio." Following their meeting, Jordan expressed his hopes to establish Grantville's own drug team. During his comments at the council meeting, Council member Johnny Cooks shared his lack of support for Jordan's actions and plans.

ISSUE & DESCRIPTIONDATETIMELENGTH

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POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

9/17/13

10:00AM

1Hr.

THE HERMAN CAIN SHOW: A new poll finds 53 percent of people disapprove of ObamaCare and President Obama's approach to healthcare policy, a record high on both questions. With health insurance exchanges set to open on Oct. 1, the latest national survey by the Pew Research Center and USA TODAY, conducted Sept. 4-8 among 1,506 adults, finds that 53 percent of Americans disapprove of the law while 42 percent approve. According to a Wall Street Journal/NBC News survey, nearly 70 percent of poll respondents said they didn't understand the health-care overhaul. Only 31 percent said they thought the overhaul was a good idea, with 44 percent saying it was a bad idea and 25 percent saying they didn't have an opinion or weren't sure. Then, according to a recent commentary by Betsy McCaughey, the new health care law will require doctors to inquire about the sex life of their patients. If you are sexually active, doctors may ask if it's with one partner, multiple partners or same-sex partners.

9/18/13

5:30PM

30Min,

THE ERICK ERICKSON SHOW: Bob Barr is a former Republican congressman from Georgia. After a redistricting battle in the early 2000's, Barr lost his seat. He left Congress, became a critic of the Patriot Act, and by 2006 had become a libertarian. I like Bob Barr. But I think there's something a bit sad about his campaign. I think it's time to move on to fresher, newer faces in Georgia's 11th Congressional District.

9/19/13

10:00AM

1Hr.

THE HERMAN CAIN SHOW: President Obama appealed to business leaders on Wednesday to urge Congress to approve an increase in the U.S. debt limit without any conditions attached and avoid a default that is possible as early as mid-October. Obama said: "You have never seen in the history of the United States the debt ceiling or the threat of not raising the debt ceiling being used to extort a President or a governing party, and trying to force issues that have nothing to do with the budget and have nothing to do with the debt." Extortion? What about Obama "hijacking" the healthcare system? Our tagline isn't just a tagline – people don't know what to believe. Our job is to help you understand the facts so you can connect the dots. Obama says GOP is trying to extort him. He hijacked the healthcare system in 2010. Meaning of extortion: Obtaining something by force or threats; meaning of hijack: To take control by force. Which you prefer? Extortion or hijacking?

9/19/13

5:00PM

2Hrs.

THE ERICK ERICKSON SHOW: Erick explains what is currently happening within the Republican Party. House Republicans are bitterly attacking Ted Cruz and others for their handling of ObamaCare and pushing Republicans to actually act like conservatives. Put simply: Conservatives are only making Republicans do what they said they were going to do. The fact is, Ted Cruz is winning. And in the process of winning, he is showing Republicans just how pathetic their representatives in Washington can be. What is going to happen with the CR and why Republicans in Washington are after Ted Cruz? Conservative and Republicans are not the same thing. Standard bearer for conservatives.

## **POLITICS /GOVERNMENT / FOREIGN AFFAIRS:**

9/20/13      9:30AM      45Min.

THE HERMAN CAIN SHOW: President Obama is increasingly looking to place personal blame for a possible government shutdown on Speaker John Boehner (R-Ohio). The White House on Wednesday upped the ante by accusing Boehner of failing as a leader, arguing he was presiding over a dysfunctional conference that threatened to throw the nation into economic chaos by moving the government closer to a shutdown. The House is on target for a Friday vote on a short-term spending resolution for 2014 that would also defund ObamaCare and set spending priorities in the event of a government shutdown. House GOP leaders are warning they may not simply just take up a continuing resolution funding government operations if Senate Democrats strip out language defunding Obamacare. Meanwhile, Sen. Ted Cruz (R-Texas) will stop at nothing to defund Obamacare, saying Thursday he would even go so far as to filibuster the continuing resolution to stymie President Obama's healthcare law.

9/20/13      6:00PM      1Hr.

THE ERICK ERICKSON SHOW: The House voted 230-189 along party lines Friday to approve a stopgap spending bill to fund the federal government through mid-December, but it is facing certain defeat in the Senate because it includes language aiming to dismantle President Obama's health care law. Without a stopgap spending bill, the federal government will feel the effects of a shutdown when the fiscal year ends on Sept. 30.

9/23/13      9:00AM      30Min.

THE HERMAN CAIN SHOW: Here's the truth about a government "shutdown." The government doesn't shut down. So the world won't end if a dysfunctional Washington can't find a way to pass a funding bill before the new budget year begins on Oct. 1. Obama says shutting down the govt is about Republicans "messing with him". Its not about you, Mr President! Ted Cruz is getting trashed by Republicans – He pointed out 3 things in defunding Obamacare: 1. Don't fight you lose 2. Unite and fight 3. "One by one" funding.

9/24/13      10:00AM      1Hr.

THE HERMAN CAIN SHOW: While President Obama has frequently promised that his health care law will bring down prices, a recent analysis by Forbes magazine found that families are about to be hit with some big increases. In June 2008, candidate Obama solemnly pledged that Obamacare would "lower premiums by up to \$2,500 for a typical family per year." Further, Obama promised to do so by the end of his first term. Unfortunately, the experts working for Medicare's actuary have reported that in its first 10 years, Obamacare will boost health spending by "roughly \$621 billion" above the amounts Americans would have spent without the health care law. Federal officials often say that health insurance will cost consumers less than expected under President Obama's health care law. But they rarely mention one big reason: many insurers are significantly limiting the choices of doctors and hospitals available to consumers. President Obama has made more than 500-related campaign promises alone and PolitiFact, the Pulitzer Prize-winning project of the Tampa Bay Times, has tracked all of the major promises. The project finds that Obama has kept 241, or 45 percent, of his roughly 500 campaign promises, while breaking 118, or 22 percent, and compromising on roughly 25 percent. Such as ... Create a foreclosure prevention fund for homeowners; Close the Guantanamo Bay Detention Center; Tougher rules against revolving door for lobbyists and former officials; Create cap and trade system with interim goals to reduce global warming; Cut the cost of a typical family's health insurance premium by up to \$2,500 a year. Bring Democrats and Republicans together to pass an agenda.

ISSUE & DESCRIPTIONDATETIMELENGTH

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POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

9/24/13 5:00PM 2Hrs.

THE ERICK ERICKSON SHOW: At around 2:45 pm Tuesday afternoon, Texas Sen. Ted Cruz began speaking on the floor about his opposition to President Obama's healthcare law and pledged to continue to do so until he could speak no longer. If Congress fails to come to an agreement, the government will shutdown at the end of September. Ted Cruz stood up to "make D.C. listen," he said repeatedly. "Washington depends on the American people not paying attention."

9/25/13 9:00AM 45Min.

THE HERMAN CAIN SHOW: Sen. Ted Cruz began a talk-a-thon on the Senate Tuesday afternoon and vowed to keep speaking "until I am no longer able to stand" as he tries to halt President Obama's health care law. QA declaration – we have a right to fight. That's what Ted Cruz is demonstrating on the floor of the US Senate now for his 15th hour. Why bother? 1) The people's voice; 2) Awareness; 3) Unexpected results; and 4) He defied the Washington way. A growing number of congressional Republicans believe GOP leadership in the House and Senate will inevitably embrace a proposal spearheaded by Senator David Vitter to end a special Obamacare subsidy for congressional staffers.

9/25/13 5:00PM 2Hrs.

THE ERICK ERICKSON SHOW: Sen. Ted Cruz ended his nearly day-long filibuster at noon Wednesday, having held the chamber floor for more than 21 hours straight, etched his place in the record books with the fourth-longest filibuster in Senate history, and raised his own profile and boosted his quest to defund the health care law. Based on a Manhattan Institute analysis of the HHS numbers, Obamacare will increase underlying insurance rates for younger men by an average of 97 to 99 percent, and for younger women by an average of 55 to 62 percent. Worst off is North Carolina, which will see individual-market rates triple for women, and quadruple for men.

9/25/13 10:00PM 2Hrs.

THE ADAM GOLDFEIN SHOW: This year September 25, is the day that the government starts living off its credit card. Today the U.S. Federal government spent the last of its \$2.7 trillion in 2013 revenue and will be borrowing for the rest of the year. The debt ceiling, the limit of the total debt, is about to be reached. At this point the total U.S. debt will total \$16.4 trillion, 607% of this year's tax revenue. To put this in a little bit of perspective, imagine the government is a household pulling in \$50,000 annually. This year's spending would equal \$67,500. The house would be overspending \$17,500 each year, an extra 35% over a balanced budget. The total household debt would equal \$303,704. The good news is that since last year the government got a proverbial 10% raise, from higher tax revenues. Unfortunately, this was partly offset by a 3% increase in spending. Anyone telling you that the "sequester" was a major belt tightening obviously doesn't know how a family budget works. Thankfully, sovereign debt doesn't operate in the same way as a household income. First of all, the U.S. government is sitting on a massive set of assets. Oil and gas resources on and offshore alone are worth \$128 trillion. We have 261,498,926.247 oz. of gold (about \$442 billion). The U.S. has no intention of actually selling most of these assets, but they do increase our proverbial credit. The government has chosen to leverage these assets to pay for the massive spending apparatus that is the Federal government.

**WSB-AM & WSBB-FM ISSUES & PROGRAMS – 3rd Qtr. 2013**

**9/30/13**

**ISSUE & DESCRIPTION**

**DATE**

**TIME**

**LENGTH**

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**POLITICS /GOVERNMENT / FOREIGN AFFAIRS:**

9/26/13

9:00AM

1Hr. 30min.

THE HERMAN CAIN SHOW: Senator John McCain lashed out at fellow Republican Ted Cruz on Wednesday over a Nazi appeasement comparison he made during his all-night, anti-Obamacare marathon on the U.S. Senate floor. Senator John Boozman thrashes Ted Cruz for Obamacare tactics. Sen. John Boozman lit into Sen. Ted Cruz during a closed-door meeting this week, underscoring the mounting tension within the Senate Republican Conference over the Texas freshman's hardball tactics on Obamacare. Boozman, an Arkansas Republican elected in 2010, stood up and yelled at Cruz, expressing frustration that his staff was deluged with belligerent phone calls mostly from out-of-state activists attacking the senator over the issue of defunding Obamacare, according to several sources familiar with the exchange. The voice of the people was heard. Harry Reid said it was a waste of time., but we have a right to fight! Herman's 3 basics of Obamacare: 1) Everyone's healthcare cost will go up; 2) Everyone will have to have health insurance; and 3) You can't keep what you have.

9/26/13

6:00PM 1Hr.

THE ERICK ERICKSON SHOW: There is a real and genuine disconnect between grassroots conservatives and many in Washington. Let's first concede that, like with many politicians, a cult of personality has started developing around Ted Cruz, though from my vantage point it is not nearly as virulent as among some. But, there are some who, should Cruz fall flat on his face, would declare it all part of the plan and attack anyone who pointed out he wasn't supposed to do that.

9/27/13

9:30AM

30Min.

THE HERMAN CAIN SHOW: The latest victim of Obamacare delays: small business owners. Although the federally-run marketplaces will launch this upcoming Tuesday, small businesses won't be able to enroll online until November. Instead, they'll be forced to sign up via fax or paper mail, according to a U.S. Health and Human Services Department official. The Spanish language version of online exchanges to sign up for healthcare insurance under "Obamacare" will not be ready on October 1 but will be ready "sometime in October," White House spokesman Jay Carney told reporters on Thursday. The ObamaCare exchange serving Washington, D.C. is delaying important parts of its operations less than a week before it is scheduled to open for enrollment. Washington's exchange said Wednesday that it will not be ready on Oct. 1 to calculate the tax subsidies people can receive to help purchase private insurance.

9/30/13

9:00AM

45Min.

THE HERMAN CAIN SHOW: House Republicans approved a stopgap spending bill that delays Obamacare and permanently repeals a tax on medical devices, setting up their most dramatic face-off ever with President Barack Obama and Senate Democrats. The vote to delay Obamacare was 231-192, with two Republicans voting against the bill, while two Democrats supported it. The Republicans opposed to the bill were New York Reps. Chris Gibson and Richard Hanna, and the Democrats who supported the measure were North Carolina Rep. Mike McIntyre and Utah Rep. Jim Matheson. Just five insurers are participating in Georgia's Obamacare exchange. Medical Mutual of Ohio left Georgia and Indiana as well as South Carolina, due to Obamacare regulations. Aetna, along with Coventry, also decided against participating in the George health exchange.

**WSB-AM & WSBB-FM ISSUES & PROGRAMS – 3RD Qtr. 2013****9/30/13****ISSUE & DESCRIPTION****DATE****TIME****LENGTH**

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**CONSUMER / FINANCIAL / CHARITY:**

7/1/13

8:06PM

5Min.

THE CLARK HOWARD SHOW: If you have a dog, you know how expensive caring for it can be. The costs of food, grooming, veterinary visits, and toys and treats can really add up. However giving up or cutting back on any of these items isn't really an option. If you want your dog to have the best but are working on a limited budget, don't fret. Below are some simple tips and tricks to help you save on dog care. You don't have to sacrifice quality care or products in order to save a buck. You just need to shop smart! 1. Look to natural remedies; 2. Learn how to do some grooming tasks yourself; 3. Join retail store pet clubs. 4. Purchase store brand food products; 5. Look to compare medication prices; 6. Visit your local dollar store; 7. Snuggle with your pet; 8. Look for local vaccine clinics; 9. Look for coupons; 10. Ask for a bulk discount. There are plenty of ways to save on caring for your dog, you just have to give them a try. The best part is, you don't have to feel like you are sacrificing quality care of products for your dog. Now that is something worth barking at.

7/1/13

9:36PM

5Min.

THE CLARK HOWARD SHOW: Of all companies, McDonald's is trying to be a leader in nutrition. The Golden Arches will voluntarily post calorie counts for everything they sell at the drive through, in addition to inside their locations on the menu board. All chain restaurants with 20 locations or more will be required to post calories counts in their stores. But McDonald's is the first one I know of to extend compliance to the drive through. So you will be able to make a healthy choice if you wish at McDonald's from the comfort of your own car.

7/2/13

8:08PM

7Min.

THE CLARK HOWARD SHOW: July 1 marks the day when a lot of states put new tax laws in effect. PewStates.org has summary of many of the new taxes in effect across the states. Many aren't called "taxes" and so other euphemisms are used so people don't get mad at lawmakers who passed these taxes. Some states are coming up with Internet taxes regardless of what happens with this issue on the federal level. This is a clear trend as more states go after Internet sales. A lot of states are eyeing the idea of taxing services, in addition to the traditional route of taxing goods. Another area getting walloped is gasoline tax because there's not enough revenue for road maintenance as more and more people buy fuel efficient cars.



ISSUE & DESCRIPTIONDATETIMELENGTH

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CONSUMER / FINANCIAL / CHARITY:

7/3/13

8:35PM

5Min.

THE CLARK HOWARD SHOW: There's a new online bank called GoBank.com that I want to let you know about. This is a mobile banking option that has eliminated overhead by eliminating branches and passed the savings on to you. That means no fees for mobile deposits; free withdrawals at more than 40,000 ATMs; free bill pay; and more. I love banks like this because they take the idea of a "bank" and completely clean-sheet it. Whatever customers like, they keep. Whatever they don't, they do away with!

7/3/13

9:08PM

8Min.

THE CLARK HOWARD SHOW: Long term care insurance is a smart decision for many people. It helps pay for long-term nursing home care or for health care assistance in your home when you get older. But far too few people choose to buy it. Here are some guidelines to follow if you are thinking of buying LTC insurance: 1) You only want to consider companies that have been rated "A++" (by A.M. Best), which means they are of the highest financial strength. It also means that they won't jack up the rates after a few years and they will cover you for either in-home care or nursing home care. 2) The prime age to buy is late 50s to early 60s. So if you have aging parents, talk to them about it. 3) You should not buy LTC insurance if you are very wealthy or don't have a lot of assets. 4) Shopping for LTC insurance may be simplified by contacting an independent agent who can shop quotes from a variety of companies for you. Companies like AALTCI.org, LTCTree.com, and PrepSmart.com are all good starting points. 5) I used to say look for at LTC policy with a lifetime benefit. But that's become cost prohibitive. Now I say look for a 5-year benefit with a 6-month waiting period upfront.

7/9/13

9:06PM

8Min.

THE CLARK HOWARD SHOW: When it comes to jewelry, I've long said you get more for your money at Costco. But now an independent appraisal I saw on Good Morning America confirms it. Good Morning America ran a segment where they had an expert compare similar diamonds found at Tiffany and Costco Wholesale. The Tiffany diamond, which was being sold for \$16,500, was appraised at only \$10,500, meaning it was being sold for 58% more than its real worth on the open market. The Costco diamond of similar size was being sold for \$6,600 but was worth 17% more than that price at appraisal! The reality is Costco's markups are teeny tiny. With Tiffany, you pay for image, luxury square footage of those stores, and that little blue box! This whole issue came up because Tiffany actually tried to sue Costco when the wholesaler advertised certain cuts of diamonds in their cases as "Tiffany diamonds." Costco admits to BusinessWeek that the advertising was stupid. Nothing illegal, but a dumb move nonetheless. I thought it was very transparent of Costco to admit that they'd made a misstep.

## **CONSUMER / FINANCIAL / CHARITY:**

7/10/13      8:08PM      6Min.

THE CLARK HOWARD SHOW: Facebook is testing a free wifi option at select businesses in Northern California...but there's a tradeoff for free access. In order to access the Facebook Wifi option, you must log in on Facebook and check in at participating locations. What's in it for Facebook? You disclose your location and then Facebook's network of advertisers can feed you targeted ads. If you don't want to reveal your location, you can set that to private...but you'll still get targeted ads. If this test works, Facebook Wifi will become steadily more available in other areas across the country. So what's your privacy worth? Are you OK with revealing what you're up to, what you're doing, where you're going to? Free wifi is popping up in more and more places. It's a differentiator for businesses that can really help bring in the customers. I was even at a convenience store that had free wifi! Customers love it, but the criminals love it too, unfortunately. New technology even allows amateurs to hack into password-protected accounts when you're on wifi. That makes it more important than ever that you surf with care at free wifi hotspots.

7/11/13      9:35PM      6Min.

THE CLARK HOWARD SHOW: If you're looking for high-end electronics, there's a website you need to know about. MonoPrice.com originally made a name for itself by selling cheap HDMI cables that actually worked. But in January, the site announced it would begin selling big-ticket electronics items. So if you're in the market for home theater equipment, networking stuff, and even ink & toner, give them a look. Meanwhile, the December 2012 issue of Consumer Reports recently came out with ratings for both traditional retailers and online retailers who sell electronics. The two online retailers who got the highest score are consistently rated as two of the best. They are NewEgg.com and BHPPhotoVideo.com. Meanwhile, Amazon.com and Costco.com were in a dead heat right behind those two leaders. When it comes to physical stores, Costco Wholesale and theApple store both tied as top contenders. Costco also was named the lowest cost place for electronics among brick-and-mortar retailers. On the other end of the spectrum, Wal-Mart stunk it up as the worst among physical store locations.

7/12/13      8:36PM      5Min.

THE CLARK HOWARD SHOW: There are a couple of sites that can save you big bucks the next time you need to park in a busy metro area or at an airport. It's no secret that parking can be very expensive in metro areas. In fact, a tandem spot in Boston recently sold at auction for \$560,000! That's why you have to think outside of the box. ParkWhiz.com is one website that lets you find private parking nearby many popular venues that are put up for bid and offers as deals based on demand and date. To give you an idea of the savings, I was looking for parking near a popular venue in my hometown. I know the official parking is \$30, and I was seeing private parking for \$8 to \$12. You reserve in advance and save. ParkingPanda.com is another site I've talked about in the past. Now they're in Albuquerque, Baltimore, Dallas, Houston, New Orleans, San Francisco, Washington, D.C., and select airports around the country. With this site, you also rent space in people's garages or driveways and save a lot of money.

## **CONSUMER / FINANCIAL / CHARITY:**

7/15/13 9:06PM 5Min.

THE CLARK HOWARD SHOW: In an era when charge volumes are down, the banks that own the bulk of the credit card portfolio in our nation are seeking a new kind of customer. Back in 2011, anybody with above 740 was getting papered over with preapproved offers for generous reward cards. Today though, they've exhausted the possibility of finding customers to take on reward cards. There's just no more customer base out there. So they're now seeking out those who run balances and those who have lower credit scores. To capture this segment, the banks are putting a big push on 0% offers for 12 and 18 months.

7/15/13 9:35PM 7Min.

THE CLARK HOWARD SHOW: Have you seen what's out there on the Internet about you? I've got some free ways for you to get it done. We're in an era when many online databases are publicly available. But the info that's available could be totally inaccurate. Unfortunately, incorrect background checks that confuse people of same or similar name are costing job applicants that all-important job offer. More and more employers are using automated background checking services that bungle information about the people they're supposed to be researching. So I have two pieces of advice here. First, for you employers, make sure that you're using companies that employ human intelligence to run background checks. A computer won't get the job done. Second, for you individuals, check your records yourself and see what's out there about you. You can also set up Google Alerts for free and that will let you know as new content is published with your name attached to it. Finally, my friend Kim Komando has several other free suggestions for you to check into.

7/16/13 9:37PM 7Min.

THE CLARK HOWARD SHOW: Coconut oil is one of my favorite products. One of the reasons that I love coconut oil is that it is so versatile. It has so many health benefits as well, so it makes it a no-brainer that I would use it for multiple things, right? Here are 5 different uses I've found for coconut oil. 1. Cooking. Yep, just straight-up cooking with coconut oil makes for some yummy, healthful treats. 2. Moisturizer. Coconut oil makes for an amazing moisturizer and it smells positively scrumptious. 3. Toothpaste. Mix ½ a cup of coconut oil with ½ teaspoon of baking soda and a few drops of tea tree oil for an excellent toothpaste that not only cleans teeth but actually promotes healthy gums! 4. Deodorant. Coconut oil itself can work and be used as a natural deodorant. 5. Coffee creamer. Coconut oil makes for an excellent coffee creamer. Use it like you would use your regular creamer and see if you like it! These are just a few of the amazing uses of coconut oil. Having so many uses for one product means that you're saving money and using a healthier item in your home. For the best prices, I definitely recommend purchasing your coconut oil on Amazon.com or at your local Costco.

## **CONSUMER / FINANCIAL / CHARITY:**

7/19/13      9:30AM      30Min.

THE HERMAN CAIN SHOW: Decades of Denial: The city of Detroit filed for Chapter 9 bankruptcy protection in federal court Thursday, making it the largest municipal bankruptcy case in U.S. history. This is surely uncharted territory, but as Michigan Gov. Rick Snyder said, it was 60 years in the making. That's how long Detroit leaders wallowed in denial as poverty and crime drove two-thirds of the city's population away, leaving just over 700,000 people but a government built to serve many more than that - until it became little more than a mechanism to serve itself.

7/22/13      9:36PM      7Min.

THE CLARK HOWARD SHOW: Being the frugal zealot that I am means that I am constantly looking for ways to save money. That being said, I'm also health-conscious. The great thing about living a simpler lifestyle is that I can eliminate certain purchases from my budget that help me both save money and live a little healthier at the same time. Eliminating a few things can be so simple, but it will take some willpower if you're used to purchasing these items on a regular basis. Here are six items you can eliminate from your spending this week that will help you save some money. 1. Soda. 2. Boxed or Bagged Snacks. 3. The Daily Grind. If you're a coffee drinker, it can be hard to think of completely eliminating this from your regular purchases. So if you're not up for completely putting an end to your daily dose of caffeine, consider making your own at home vs. picking up a cup of java from the local shop. 4. Paper Towels and Napkins. Making the switch to using cloth at home instead of disposable paper towels and napkins can save you money and help the environment at the same time. 5. Most Household Cleaners. Pretty much anything around the house can be cleaned up with plain old vinegar and/or baking soda. Do this: mix 1 part white vinegar with 3 parts water and you have a general household cleaner. If you'd like, you can add a few drops of your favorite essential oil for fragrance purposes. Baking soda can be used for the tougher jobs that need some scrubbing power (ie. that soap scum in the bathroom - blech!). 6. Brand New Clothing. Just eliminating a couple of these purchases can easily cut down on your monthly spending, and you'll be simplifying at the same time! What are some items that you've eliminated to help reduce spending?

7/23/13      9:06PM      8Min.

THE CLARK HOWARD SHOW: What a difference a year makes. Just a year ago I was talking about the price war between luxury car makers, creating some serious deals in that class of car. But where are the deals happening now? Without a doubt, it's the midsize market. Toyota's midsize stalwart, the Camry, a market leader for years, has been slipping a bit in sales. So they are slashing prices. This is creating a real opportunity for you if you're considering buying new over the next few weeks. And the other midsize makers are following suit, so you should also be seeing deals on Honda Accords, Nissan Altimas and more. But if you're going to benefit from this, do it in the right order. First, if you're not paying cash, get your financing in order. If you belong to a credit union, start there. Failing that, check out the rates from online banks, and even some auto insurers, some of whom are offering loans under 2%. You'll get the best rate on a car loan at these places. If you insist on going to a traditional bank, start with community banks before the big banks. Either of these choices will save you big money over getting your loan at the dealership! Once you've secured financing, do your homework online. Check websites, email car-buying specialists, look at warehouse club deals, etc. Compare prices on similarly-equipped cars to get an idea of the true market value of your desired purchase. Then call the dealership and negotiate the deal over the phone before you set foot on the property. If you want to save money, do not ever attempt to negotiate in person at the dealership--more likely than not, if you do that you're going to end up paying way too much.

## **CONSUMER / FINANCIAL / CHARITY:**

7/24/13 9:36PM 9Min.

THE CLARK HOWARD SHOW: We've reached a point where there are 40 million people in the U.S. who were foreign born. That's almost 15% of our population. Most are legal in this country. But it has been a big influence on the immigration debate in the United States for a few reasons. I believe it is a natural reaction in people, in a nation of immigrants, where we go from being welcoming to being hostile. I don't know exactly where that tipping point is, but it's only human nature. But there's something that makes it more intense this time around. And that something is that American -born men are earning no more today -- in inflation-adjusted dollars -- than they were in 1970. When you look at polling, there's been a big gap in how U.S.-born men feel vs. how U.S.-born women feel. That's why we have all these men saying, "These foreigners are taking our jobs," and you see states like Alabama and Georgia that have suffered mightily on the employment front passing stringent laws about illegal immigration. So we are in an era where there are natural reasons why there's so much anger on this topic. I expect other states to restrict illegal immigration within the boundaries of what the Supreme Court ruled is legal. Meanwhile, the third factor influencing the debate is this: One third of the U.S. economy is now integrated with the rest of world. That's a big factor for men without college educations in the job market -- and it's not going away. The solution? We need to have paths to continual training and continuous education as adults, not just as kids.

7/26/13 9:09PM 6Min.

THE CLARK HOWARD SHOW: Have you ever been bumped from a flight? There are some things you should know in order to maximize your compensation. Airlines will typically offer a guaranteed seat on any flight to the highest level members of their frequent flyer program. That means they are going to be asking for volunteers willing to give up a seat. The offers vary by airline. If you are a volunteer, it will be free tickets or a voucher for a dollar amount like a gift certificate. But many airlines restrict the way you can redeem those vouchers. So if it's a choice between a voucher and a certificate for future travel, take the certificate. If you are involuntarily bumped from a flight, they are required to give you cold, hard cash if you ask. It will be up to 400% of what you paid for your ticket, with a hard cap of \$1,200. That's if you are forced off the flight to accommodate a frequent flier. That's when it's a case of show me the money! Read more about your rights as an airline passenger at the Aviation Consumer Protection Division of the US Department of Transportation.

7/29/13 8:06PM 8Min.

THE CLARK HOWARD SHOW: Buying a new car online and getting a guaranteed price is now easier thanks to the entry of a respected website into the marketplace. Edmunds.com is rolling out its Price Promise service in select markets across the country. They're now offering a no haggle experience at a low price. Other sites doing the same thing include TrueCar.com and Overstock.com. Then there are a couple of sites that are looking to make the process even easier by bringing cars to your home for a test drive. Tred.com in the Pacific Northwest and Carvana.com in the Southeast are both doing this. So there are more and more options for hassle-free buying! Meanwhile, another relatively easy way to buy a car involves emailing the Internet department at a dealership and negotiating by email. Make sure you always ask for a quote that includes all the junk fees a dealer may have.

## **CONSUMER / FINANCIAL / CHARITY:**

7/29/13 8:37PM 9Min.

THE CLARK HOWARD SHOW: Fidelity Investments is upping the ante in the investment world by lowering the minimum deposits and fees on index funds. Investment minimums are being dropped from \$10,000 to \$2,500 for entry level investing. And for the Big Money crowd, minimums are shrinking down to \$10,000 from \$100,000. The fees at Fidelity are getting the scalpel treatment too. "Fees will be cut at eight of the firm's Spartan index funds, with total net costs decreasing between 1 and 8 basis points," according to Morningstar/Yahoo! Finance. Of course, Fidelity isn't the only one looking to attract more investment dollars by slashing fees. Late last year, Charles Schwab cut the annual management expenses across the board on all 15 of its own branded exchange-traded funds (ETFs). That move was part of Schwab's effort to gain market share from rivals Fidelity and Vanguard. It followed months of moves by all three discount houses continually undercutting each other in an industry-wide price war. Schwab's latest move now makes them cheaper than Vanguard. The Schwab U.S. Total Stock Mart ETF (SCHB) and the Schwab U.S. Large Cap ETF (SCHX) are now believed to be the cheapest mutual funds in the world. Both charge just 0.04 percent in annual expenses. Other Schwab ETFs cap out at expense ratios of .20 percent. For the layman investor, this means that if you put \$1 into a Schwab ETF, you have almost 100 percent staying and working for you.

7/30/13 9:06PM 7Min.

THE CLARK HOWARD SHOW: Unfortunately as internet technology has expanded around the nation, the one group of Americans that have been left out of the developments are those who live in rural areas. The cities and the suburbs have seen all of the technological development and therefore the increase in choice. There is unfortunately only one real choice for high speed internet in the rural parts of our nation, and it's not a great one – satellite. Satellite internet can be spotty but the choices have actually gotten much better over the last few years. A few of the big players are Exede, HughesNet, Dish Network, and WildBlue. I would check out all four of them but their plans are actually pretty similar. Exede and HughesNet have sub \$50 options, which is nice. They are all sticklers for data usage and you'll pay more for extra GB of internet usage. 10GB is the standard amount on the cheapest plans. Some of these guys will make you pay more for not bundling services so watch out for the tiny print. The equipment can also be expensive and some providers will make you lease the equipment which can end up costing you major dough too. There are amazing things about living in rural America. Land and housing are cheaper. The views of our magnificent country can be amazing when you leave the city lights behind. One of the unfortunate downsides is access to technology. But, big changes are in store over the next ten years. I'm sure access to fast and reliable internet will become more affordable. It might even come in the form of a hot air balloon.

7/30/13 9:35PM 6Min.

THE CLARK HOWARD SHOW: In a 3 continent introduction, BMW has unveiled its first electric vehicle (EV), the i3. Simultaneously announced in New York, London and Beijing, BWW staged the flashy introduction to show off what they've described as a 'purpose built' EV. BMW has said that the i3 will achieve 100 miles or more on a single charge and will retail for \$42,275 when it is introduced to the US market early next year. So, what sets this car apart from other EVs currently on the market? As BMW stated, it's purpose built, meaning that it was designed from the start, like the Nissan Leaf and the Tesla Model S, as an electric vehicle. Other EVs on the market like the Fiat 500E, Smart ForTwo ED and Ford Focus are modified EVs based on gasoline counterparts. Purpose built EVs tend to be more functional in terms of space usage because batteries are placed out of the way. The Fiat and Ford both suffer from bulky batteries in the luggage compartments that can reduce functionality. Purpose built models tend to place the batteries under the passenger compartment, thus opening up interior space and lowering the center of gravity. BMW also noted that extensive use of carbon fiber and sustainable power sources will be used to construct the car. BMW is building the i3 in a facility that is powered by hydroelectric and wind power, which they are heralding as the beginning of 'sustainable mobility.' BMW will likely sell every one they build. Not to be left out of the game, Mercedes will introduce an electric version of its B-Class around the same time that the i3 hits the market. So, the choices for EVs are expanding quickly so consumers should have a wider variety of options within the next 2 years.

## **CONSUMER / FINANCIAL / CHARITY:**

8/5/13 9:08PM 9Min.

THE CLARK HOWARD SHOW: Smartphones cost consumers big money every month. But what if your cell phone didn't exist solely to suck your wallet dry similar to your teenage children? What if you could get paid for using your smartphone? There are a few apps promising that very thing these days. Here are four that I find incredibly interesting. Locket - available for Android only. Locket is a new app that will pay you one cent every time you unlock your phone. Why? For looking at an advertisement, of course.

Since they cap out at a maximum payout of 3 cents an hour (every ad you view after that you don't get paid for) it seems that Locket will be making all the dough, not you. The maximum you could make in a year with Locket is roughly \$260. That sounds like a lot of money, right? But you would have to unlock your phone 3 times an hour, 24 hours a day to reach that amount. Gigwalk - Available for Iphone and Android. Gigwalk is a creative new app that allows you to see businesses near you that are hiring for specific tasks. They're not looking to bring you on full time, just to hire you to complete an assignment. These are all real jobs posted right now on Gigwalk by the way. So check it out and see if there are any good gigs available near you. It varies greatly from market to market. Shopkick - Available for Iphone and Android. Using this app can net you gift cards and other perks just for window shopping. Shopkick offers you incentives to check out specific stores and items inside of those stores. You'll earn even more by making certain purchases that Shopkick recommends. Ibotta - Available for Iphone and Android. Ibotta claims to help you out there. You can learn more about different products, watch videos, take polls, and like the company on facebook to earn money off of your bill at checkout. Go to the store and buy those products that you checked out on the app beforehand. Then scan your receipt and Ibotta will promptly send you the cash for your time to your Paypal account. It's kind of amazing that these four apps could pay you some real money every month.

8/6/13 9:06PM 8Min.

THE CLARK HOWARD SHOW: Homebuyers in parts of Minnesota and Wisconsin have access to a new way they can measure the energy-efficiency of a potential home they might buy. The Home Energy Rating System (HERS) is a new effort from the MLS that gives an energy efficiency score for a home that's on the market. The Milwaukee Journal Sentinel says it's like a miles per gallon sticker on a car, but for a home. The new HERS rating reflects the fact that the energy efficiency of a home can vary so much based on what's been done to it. And that energy efficiency, or lack thereof, becomes a cost of ownership. Studies show that homes with solar typically sell for more than those without. Meanwhile, commercial property owners are so much further along on this track than the residential buyers are. Walgreens is just one example. They just built a new store north of Chicago that is a net zero energy store, according to The New York Times.

8/7/13 8:35PM 7Min.

THE CLARK HOWARD SHOW: While you were on summer break, the big banks may have been using the vacation season to push through new fees they hope you won't notice. I learned that banks typically raise fees and change terms and conditions twice a year: Once during the summer (usually in July and August) and then again around Christmas. These are the two times of year when most people are out of their routine and focusing on family and vacation. A few big banks are toying with the idea of clearer disclosure of fees, but we'll see how that plays out in the marketplace. For now, your homework is to go through all those envelopes you've been putting aside over the last few weeks and see if any new gotcha fees are being sprung on you. A report from BankRate.com found that the minimum balance required to avoid fees on a checking account is up 365% in five years! Do your wallet a favor and fire your big bank. You can typically find better rates and better service at a small local community bank or credit union. The banks try to make it hard for you to fire them because they know you've probably got online bill pay set up through them, or have otherwise come to depend on them. Fortunately, some credit unions and small local community banks have 'switch kits' that will walk you through the switching process. Consumer Reports, meanwhile, has its own step-by-step guide to make it as easy as possible to fire your bank.

## **CONSUMER / FINANCIAL / CHARITY:**

8/7/13 9:06PM 5Min.

THE CLARK HOWARD SHOW: Opera Mini offers a way to dramatically reduce how much data you use on your smart phone. This mobile browser reduces data consumption by 90% so you can dramatically stretch your data plan with your carrier. Opera Mini is available as a free download for Android, Apple, Blackberry, Windows and Symbian S60 smartphones. Because it only sips data, you may even be able to stay on a lower data plan when you're using it. Plus, in my experience using Opera Mini, it's really fast to boot! So try downloading it. It will improve your web surfing and save you money on the data side. Another option for you to try would be Onavo, a free app that compresses data on your smartphone and saves you money. The compression process to your data is much like what cable and satellite TV companies do versus traditional over-the-air broadcast signals.

8/8/13 8:35PM 6Min.

THE CLARK HOWARD SHOW: Have you gotten sticker shock when you needed replacement tires for your car? Chances are you may have expensive non-standard tires. Automakers create multiple lines of a single vehicle at different price points. One of the up-sells they add to the pricier lines are fancy wheels that are larger than usual tires. Some models even have speed-rated tires that are designed to perform at 149 mph or higher. We've all seen the commercials with stunt drivers tearing it up on closed roads. It's like James Bond syndrome! But how often do you drive even 100 mph?! Do you really need those high-performance tires? So I recommend you check out the tire size and type before you buy a car. Or simply ask the dealer about the replacement tire price. Of course, for many people style is king and they don't care if they have to pay extra. But if you do care, use TireRack.com to check tire prices.

8/8/13 9:09PM 8Min.

THE CLARK HOWARD SHOW: The search engine business is about to be shaken up by a scrappy third player. Search has been a two horse race with Google in the dominant position and Bing existing as a weaker competitor. But the third player you might be talking about soon is called DuckDuckGo.com. I got a tip about this search engine and have been using it instead of Google. Why? Because it delivers cleaner search results with fewer advertisements and does not track you. DuckDuckGo was started by 33-year-old Gabe Weinberg with no real business model. He's still trying to figure out to make real money from his creation. Weinberg thought it was crazy that ads pop up on Google so prominently and they track you everywhere you go and then serve you more ads based on what you search. He just wanted a straight, clean search and that's what he developed. DuckDuckGo also has an Android app, so that's what I use on my phone. In addition, there's an iPhone app. Will DuckDuckGo ever make money? Who knows. Weinberg sold a prior startup for millions, so he's already set for life. But it will be interesting to see how it plays out. And I'm enjoying the search results in the meantime.

8/9/13 8:08PM 6Min.

THE CLARK HOWARD SHOW: Gas rates are still very low thanks to an overabundance of this clean-burning, domestically sourced fuel. For September, the Georgia Public Service Commission (PSC) reports the lowest-cost provider for a fixed rate is from True Natural Gas. True Natural Gas is advertising a rate of .539 cents per therm, which effectively becomes \$1.03 cents per therm when you factor in the monthly customer service charge of \$5.95. The next closet contender is Commerce Energy with an advertised rate of .559 cents per therm that becomes an effective rate of \$1.05 with junk fees. September has historically been the best month to lock in a natural gas rate for the year. Of course, we won't know if that's true until next month's rate are published on Nov. 5!



## **CONSUMER / FINANCIAL / CHARITY:**

8/9/13 9:35PM 8Min.

THE CLARK HOWARD SHOW: Savers are getting the short end of the stick while it remains a borrower's paradise thanks to low inflation and the Federal Reserve's refusal to raise interest rates. Normally, a serious bout of inflation would result when you have massive federal budget deficits and the Federal Reserve essentially creating money out of thin air like we have. So far, however, there's not been any real inflation to speak of. Over the last year, wholesale prices (excluding food and energy) are only up 1.9%, while the consumer price index was up 1.5%. Both figures are still below the Federal Reserve's 2% inflation goal. The Fed, meanwhile, is keeping interest rates low in an effort to try to control unemployment. At its inception, the Fed's original mission was solely to create price stability. But over the years, it also became charged with the duty of doing what it could to help curtail joblessness. The Fed's latest move is a clear signal they'll keep inflating the economy to try to bring down unemployment, as it has historically done. So borrowing remains cheap and savers are essentially punished with low interest rates. Little wonder then that stocks are riding so high. With puny returns on savings and CDs, people are practically being driven back into the stock market!

8/12/13 8:04PM 5Min.

THE CLARK HOWARD SHOW: 2013 is going to be the year of the coffee drinker thanks to an oversupply of fancy coffee beans. Prices for arabica beans are down by about 40% on a bumper crop. So what you pay for fancy coffee -- not the junky robusta beans they give you free at work -- should be going down. But beware of snatching defeat from the jaws of victory. If you buy your joe at a fancy coffee shop, you'll miss out on all the savings. Just be sure to buy it in the supermarket and fix it for yourself. Keurig machines are particularly popular for brewing fancy coffee at home. In my house, my wife buys her fancy coffee from Costco. The Kirkland Signature private label works out to be about 37 cents a cup. That's a deal!

8/12/13 9:38PM 8Min.

THE CLARK HOWARD SHOW: It drives me crazy when people go into their respective corners when they're talking about energy. People politicize the issue and only talk to those who are already in their camp, whether that means people who believe in nuclear energy, oil exploration off the coast or really alternative things like wind and geo-thermal. As Americans, our job is to improve our country's standing in the world and improve national security here at home. That's why the energy question is so important. One of the easiest ways to make a difference is to figure how to not need to use that kilowatt hour of energy in the first place. You can do some relatively inexpensive things like insulate your attic or caulk around your doors and windows and you can get instant or very quick payback. On the issue of solar, I've talked before about how solar has really been a game for people who have the money to slap those panels on their homes. But that leaves so many people out of the game. That's why I'm excited about a company called SolarCity.com that will lease you the solar system in some Western and Northeastern states. While you won't save as much as if you lay out the money yourself upfront to buy the system, this effort lowers the bar and lets more people get in on money-saving solar energy.

## **CONSUMER / FINANCIAL / CHARITY:**

8/14/13      8:38PM      8Min.

THE CLARK HOWARD SHOW: Are you fed up with your bank? The best banking experience comes from an unlikely retailer that is just about everywhere. Walmart, the nation's largest retailer, is now in a new alliance with American Express for a partnership called Bluebird. After first launching in fall 2012, this service has now been named the best banking alternative by Consumer Reports. With Bluebird, you get an essentially fee-free alternative to debit and checking accounts in the form of a stored value card branded with the AmEx logo. It's easy to use. You simply deposit money online, via a smartphone app, or at any Walmart cash register in the United States. You can also write checks like you would from any regular account. About the only thing you don't get is limited banking hours; Walmart retail locations are becoming 24/7 banks almost all over the country! Another nice benefit of Bluebird is that it comes with no foreign currency transaction fee, so that makes it an ideal card for travel abroad. Bluebird initially launched without FDIC protection. But that extra layer of security was added in March 2013, which insures your funds up to \$250,000. Meanwhile, what Walmart and American Express are doing is similar to what PayPal is doing with Discover -- allowing anyone who has a PayPal account to pay for goods and services at 7 million merchants using a PIN-based card that's branded with the Discover logo. So you have all these non-bank entities looking to reinvent banking. Of course, the whole idea of really clean-sheeting banking goes back to the old ING Direct (later bought by Capital One and rechristened "Capital One 360"), with their emphasis on no fees, no gotchas, and no minimums.

8/15/13      8:04PM      8Min.

THE CLARK HOWARD SHOW: Despite fears about the economy, we're not necessarily acting like we're afraid, according to the latest numbers on consumer spending. The economy has been sluggish with no roaring recovery after the supposed end of the recession. Yet we've been more willing to open our wallets lately. Though we're still spending more than we make, it's not as much as it has been over the last few years. Part of the healing is that the average American is carrying credit card debt that's one fourth less than four years ago. Moody's reports the number of credit cards in circulation is down. Four years ago, we had two in circulation for every American, including newborns. Today we're down to 1.5 cards for every American. So this is real spending, not based on borrowed money. Those are signs that another recession is not likely. (Of course, we never got out of a recession on the employment front.) But we are learning how to adjust to this as the new normal. Consumers are buying and businesses are investing in new products and services. Business in particular has been very creative at figuring out how to survive and thrive the slings and arrows of a tough economy. In a lot of sectors, there's actually less competition. The survivors have adapted and are planning to grow. Darden Restaurants, for example, is making Outback Steakhouse a real growth center with a lot of planned openings. Step by step, company by company, capitalists decide they think there's a future and they make a go of it. We are not out of the woods by any means, but we are not headed to a second slump either -- barring any unexpected events in the world.

8/20/13      8:07PM      6Min.

THE CLARK HOWARD SHOW: Ford 2013 C-Max hybrid crossover owners will receive monetary compensation for the difference between advertised fuel economy numbers and the real fuel economy numbers. In addition, Ford has lowered the fuel economy numbers from a combined 47 mpg to 43 mpg after EPA testing, according to The Detroit News. Some 32,000 customers will be reimbursed because of the inflated numbers. The checks will come in the amount of either \$550 (for buyers) or \$325 (for lessees.) Meanwhile, no matter what kind of car you drive, all those ads for new cars that tout amazing highway miles per gallon are misleading. What are those same vehicles getting for city miles? What they don't say are that the city driving numbers are not so hot. And that's the only number that matters for most drivers.

## **CONSUMER / FINANCIAL / CHARITY:**

8/22/13      8:38PM      8Min.

THE CLARK HOWARD SHOW: Women are generally quoted higher on car repairs than men, according to a new study out of Northwestern University. In general, the best time to find a mechanic is before you have a car problem. Get to know a repair shop and develop a relationship over time by having them do routine maintenance like oil changes. That way when the chips are down, you know where to take your vehicle. If you're at a loss in picking a shop, consult websites with user-generated reviews like Yelp and Kudzu for guidance. Or if you're an AAA member, use one of their recommended shops. For foreign nameplates, I suggest you go to single-brand independent shops that are not affiliated with a dealer. You always want to talk with the mechanic doing work on your car. I am not a fan of the traditional dealer service model where you only talk to the service ticket writer, not the mechanic actually doing the work. When dealing with a service writer, be sure they note the symptoms you're seeing in your vehicle, not the remedy. Too often they'll just write "do a tune-up" when you're saying the car is intermittently losing punch while driving. The problem then becomes that you sign your name to authorize "do a tune-up" while the true nature of the problem remains undiagnosed. And, of course, if you get an estimate that's very high, go elsewhere for another quote. And if you're a woman getting a quote over the phone, have a male friend call up and see what story they get.

8/23/13      9:37PM      6Min.

THE CLARK HOWARD SHOW: The modern digital era brings with it a lot of new challenges. For example, what happens to your accounts, usernames, and passwords when you die? Google has a solution. They've rolled out the poorly named Inactive Account Manager as a feature if you're in the Google orbit. I activated my Inactive Account Manager and designated a couple trusted individuals who have access to all my Google activities. I set mine for 90 days. After 90 days of no activity on my accounts, my designees will get all my info to access everything I have on Google. I hope Facebook will follow their lead and come up with a method to allow trusted family and friends to have access to take over a page in a similar way. In the past, people have just given log-in info to trusted parties. There should be an official procedure though. People's web presence is so much a part of our lives now. If you are a Google person, go to Google and type in Inactive Account Manager on your Account Settings page so you can turn this on too. We never know when we will expire, right? So this is way to make sure loved ones will be able to handle a lot of our stuff for us when we no longer do it.

8/26/13      8:35PM      8Min.

THE CLARK HOWARD SHOW: Not too long ago, real estate was a real bargain. As you might expect, I took the opportunities afforded by the marketplace to pick up several investment properties along with a new residence. Others around me did too. So now you're thinking, "Well, what about me? Have I missed the opportunity?" In a lot of the country, the really screaming deals are over. But if you're still looking for a primary residence, and you want to buy to stay put for 6 or 7 years, you'll be happy you bought the home. On the other hand, the era of flipping homes is over, except in rare cases like in areas of Florida, Las Vegas, and scattered places in the Midwest. But the era of easy pickings is over. Also coming to an end is the thing with first-time homebuyers being crowded out of the marketplace by Wall Street syndicates who are coming in with cash to snatch up properties. Especially as we move into fall and winter. So housing remains a good deal, as renting is getting more expensive. But you need to own for half dozen years or more to make the math compelling to be a buyer right now.

## CONSUMER / FINANCIAL / CHARITY:

8/26/13 9:05PM 5Min.

THE CLARK HOWARD SHOW: The next time you get a new computer, you may want to give your old one away. But what if the sensitive financial info on your hard drive winds up in the wrong hands? Fortunately, my friend Kim Komando has some suggestions about ways to delete sensitive data forever from a traditional magnetic hard drive. She loves Darik's Boot and Nuke, which is a free erasure program for non-commercial use. And if you just want to erase sensitive data without erasing Windows or another operating system, Kim recommends Eraser for Windows or Permanent Eraser for Mac. Finally, the best suggestion is the simplest. Take out the hard drive and destroy it! Kim notes that she once saw somebody use a 20-ton hydraulic press to get the job done, but a power drill, belt sander, or hammer will work just as well. And remember, at a retailer like Best Buy, you can give them 2 pieces of e-waste a day and they will make sure what you give them gets recycled in an environmentally sensitive way.

8/27/13 8:37PM 5Min.

THE CLARK HOWARD SHOW: Years ago, I got a unique call from a man who explained how he haggled at Wal-Mart. Haggling at a chain store that's already turbo cheap? It turns out that idea is really in vogue. Consumer Reports finds that if you're willing to haggle at retail, you can join the nearly 90% of people who report periodically scoring a bargain -- not everytime, but often enough in everyday life. Women are much less likely to try to haggle than men, according to Consumer Reports. The same holds true for people of lower income, who are less likely to bargain than those of higher income, the magazine reports. Some chain stores have now given floor employees the authority to accept lower prices, especially on electronics. Many retailers also have matching policies where you can show them a competitor's ad and get the lower price. Do you have a great haggling story? Let us know with our new commenting feature!

8/29/13 9:35PM 6Min.

THE CLARK HOWARD SHOW: There has never been a tougher time to try to figure out what a home you want to buy or sell is worth. Real estate markets have been in such turmoil from the bubble all the way through the bust, and only now are they recovering in many zip codes across the country. So what's your place worth? If you just go to a single website like HomeGain.com or Zillow.com and try to have them estimate a value for you...who knows? It could be off by a country mile. Now ZipRealty.com has a neat new function that uses multiple databases to give you multiple estimates to try to get some kind of ballpark figure about what the place you want to buy or sell is really worth. Give it a try today!

9/2/13 8:36PM 7Min.

THE CLARK HOWARD SHOW: During the early '60s, the creators of animated series The Jetsons had a vision of life in the future that involved insta-food popping out of a food replicator machine at the touch of button. In a maybe not too surprising development, researchers have now held the first-ever taste test of what's called "cultured meat." That is, cloned meat grown in a laboratory, kind of like The Jetsons! "The meat was produced using stem cells...from cow shoulder muscle from a slaughterhouse. The cells were multiplied in a nutrient solution and put into small petri dishes, where they became muscle cells and formed tiny strips of muscle fiber," according to The New York Times. "About 20,000 strips were used to make [a] five-ounce burger, which contained breadcrumbs, salt, and some natural colorings as well." But hold on, George Jetson. This burger costs \$325,000 and was funded by one of the co-founders of Google! Reports suggest the burger looked good and had a good texture, but was lacking in taste. The motivation for this experiment? Attacking world hunger and reducing global warming that is a result of methane gas from cows. The best guess is it will take 10 or 15 years to make cultured meat commercially viable. But it would prove The Jetsons right in their predictions of the future once again!

## **CONSUMER / FINANCIAL / CHARITY:**

9/4/13      8:07PM      8Min.

THE CLARK HOWARD SHOW: If you want to save money and take advantage of new technology coming down the pike, there's just one thing to remember: Never sign a contract again. If you read the business papers, you'll see the big story is Verizon Wireless buying Vodafone for \$130 billion. Depending on whose numbers you believe, this is either the first or second largest business deal ever done in the history of capitalism. It's giant. Verizon knows the position of incumbents like themselves and AT&T is getting weaker by the day. Yet they also believe we're going from 102% wireless penetration which means more than one wireless device active for every person in the U.S. to 500% penetration. That means 5 devices per person in America! So they see a much larger market and want a piece of it. I think they're right. So do others in corporate America. You have Microsoft buying Nokia for \$7 billion in an effort to become a mobile-oriented company. And then you have Amazon testing its own wireless network to offer own wireless network, according to Bloomberg. Then you have all the price cutting on handsets happening. The cost of expensive mobile devices is about to get cheaper as Walmart rolls back the price on iPhones and iPads. I have signed my last cell phone contract. I can't foresee another time when I will ever sign another contract for my wireless service again. So how is this all relevant to you? If it's been more than a year since you got on your current plan, there's a near 99% certainty that you're overpaying. It's time to shop again. But again, be careful with signing contracts in an industry that 2 years from now things will be so different. The \$10 month monthly plan that I've long talked about will be part of the future as soon as next year!

9/4/13      9:08PM      7Min.

THE CLARK HOWARD SHOW: New data from the National Association of Realtors shows home values are sitting at 93 cents on the dollar what they were 7 years ago at the peak of the bubble. That means housing in most of America has made a dramatic recovery. Of course, this is not true everywhere. There are parts of Florida, Las Vegas, and Atlanta that are still in terrible trouble. But for the most part, we've seen a significant recovery on the national level. So why is it that we still feel sour about where things are in America? Because even though incomes are rising again and a sliver of the population is doing great, incomes at jobs have remained sluggish. The median income in the U.S. is still 6% below where it was in 2007 at the start of the Great Recession. That's why people feel not so hot! Yet we will be OK as a country, despite the fact that people still think the future is bleak. Our prospects are bright because of our capacity to invent and innovate, a lot of it driven by our energy boom.

9/5/13      9:38PM      6Min.

THE CLARK HOWARD SHOW: Technology that you wear is coming, but it's still too early to buy it -- unless you want to deal with bugs and beta tests. I recently told you that Apple is going to release a Dick Tracy watch. It will be a smartwatch you wear, and you can check your email, text messages, and more without fumbling for your phone! An announcement about that should be coming in the next few weeks. Samsung, meanwhile, has already put its Galaxy Gear on sale for \$299. It has a fancy camera and a nearly 2-inch display that really signals full nerd alert. I would get it, but unfortunately it's not compatible with my phone. But just like the Apple offering, it lets you see text messages, who is calling, who is emailing you, and so on. Finally, the California microchip maker Qualcomm has its own smartwatch for \$299 designed to work with Androids. Yet the reality is we're still in early pioneer days of wearable technology. Google is testing Google glasses, but facing some real uphill battles with public perception. As with any new area of technology, my advice is wait and see. The world needs the early adopters who spend too much on technology too early and deal with the bugs and the betas. In a year, these things will be better and cheaper. I promise you.

## **CONSUMER / FINANCIAL / CHARITY:**

9/6/13 8:38PM 5Min.

THE CLARK HOWARD SHOW: If you're overpaying for music through Apple's iTunes store, stop it!

Apple so dominates the music scene through iTunes. But you can buy songs from other sources and play them on Apple devices with relative ease. Amazon has had enough of Apple dominating the music scene and has started a price war. Amazon is offering top MP3 albums for sale in their entirety for \$5. So stop overpaying for music on iTunes. There's one extra step to take music purchased elsewhere and put it on an Apple device. "When I download music from Amazon on my computer it downloads to the 'My Music' folder, and all I have to do is open up that folder, highlight the music that I want to put into iTunes, and drag it into the iTunes library and let go," my associate producer Joel told me. "That automatically copies the music that I just downloaded and puts it into iTunes."

9/9/13 8:35PM 7Min.

THE CLARK HOWARD SHOW: In-game app charges on kids' games have become a real problem for parents. It's not uncommon for parents to find their checking accounts or credit cards dinged for anywhere from \$5 to \$100 each time their children play "free" games. Huffington Post reports a 5 year old racked up \$2,500 in charges after playing the free game Zombies vs. Ninja on a parent's iPad. And a 6 year old ran up \$3,200 on his grandfather's credit card playing Tiny Monsters, a free Android app. To avoid this happening to you, see below for links that explain how you can turn off in-app purchases for Android, iOS, Nook, and Kindle. What's going on with all these massive charges for "free" games? Basically, in the course of game play, a child might click on something to advance in game play. That action would register a charge on a parent's iTunes or Google Play account. The Wall Street Journal reports that 1 million kids age 6 have purchased apps or made other in-game purchase in recent month. Meanwhile, 60% of kids aged 8-12 say they use apps regularly and face additional add-on charges.

9/9/13 9:06PM 8Min.

THE CLARK HOWARD SHOW: There's a way to save on auto insurance that's gaining popularity, but you'll have to trade your privacy for lower premiums. Under what's generally referred to as the 'pay as you drive' model, auto insurers track your every move using small monitoring devices that can plug into your car's diagnostic port. With the data that's collected, the insurers can monitor when you drive, where you drive, how fast, and how you accelerate, brake and change lanes. Then they use that info to set rates, punishing "risky" drivers with higher rates and rewarding "safe" drivers with lower ones. Progressive Insurance now has 1 million insured getting an average savings of \$150 a year on their auto insurance. The Chicago Tribune reports 7 out of 10 Progressive customers who try the pay-as-you-drive option end up saving money. Almost 30% of their total customer base voluntarily chooses to let the company spy on them. Progressive has been by far the most aggressive in this arena with its Snapshot program. But State Farm and Allstate are also doing similar discounts. State Farm estimates its customers can save between 10% and 50% using their Drive Safe & Save with In-Drive program. Allstate, meanwhile, offers savings of up to 30% through their Drive Wise program depending on how you drive. According to The Wall Street Journal, insurers are able to hone in with absolute precision on your exact driving when that diagnostic port communicates with satellites and mobile data networks. So far, these kinds of systems have been optional. But the big danger is that they'll become coercive. By coercive I mean that insurers may say, "Well, you can choose not to have us track you, but we will charge a much higher base rate." That's the danger.

## CONSUMER / FINANCIAL / CHARITY:

9/10/13 8:06PM 9Min.

THE CLARK HOWARD SHOW: If you thought you were barred from buying a new house after a foreclosure or a short sale, the Los Angeles Times reports the rules are about to change. Let's talk for a moment about FHA loans, which are traditional government financing that requires 3.5% down. If you went through a foreclosure, you were put into a penalty box for 3 to 5 years in the past and couldn't buy another FHA home during that period. But now under certain circumstances, you may be able to get an FHA loan again after just 12 months. Why? Because the FHA went back and analyzed behaviors and found folks who lost their homes after extended unemployment or a massive drop in income -- situations that are termed "beyond a borrower's control" -- don't pose as much risk as previously thought. If that's your situation and you can show you've recovered financially and you agree to attend housing counseling...you will have the normal wait of 3 to 5 years waived and you may be able to qualify again. A lot of lenders may not be aware of this. You may have to educate them. Meanwhile, with Fannie Mae loans, if you have a foreclosure, you are normally banned for 7 years from buying a new home. However, there was a different rule for short sales. If you cooperated with your lender, took care of your property, and got a short sale done, you were supposed to be banned only for 2 years. But here's what happened. Fannie Mae discovered that the credit bureaus are so inaccurate with their data, that they were posting short sales as foreclosures on your credit report in error! They were putting you in a penalty box for 7 years and devastating your credit. So instead of facing the 2-year penalty...you were unjustly facing 7 years. That's why it's so important that you go to [AnnualCreditReport.com](http://AnnualCreditReport.com) and see what's on your reports with each of the credit bureaus.

9/10/13 8:38PM 7Min.

THE CLARK HOWARD SHOW: Credit card lenders are about to sweeten the pot with offers to new customers in the hopes of poaching business from each other's portfolios! CardHub.com reports that zero percent balance transfer offers are now 40% longer on average than they were a year ago. While 6 months used to be the norm, today the offers can be up to 18 months. Ditto for initial reward bonuses. They are up in value equivalent to being 40% more than a year ago. But be sure to read all terms and conditions upfront before you take the bait. You don't want to get into something that appears to be a good deal on the surface and then turns out to be not so good. So if you are receiving pre-approved's in your mailbox and you use credit cards, look through those offers. I have historically thrown them in the garbage. I have no idea why I get them because my credit is frozen, but I still do get about 15 a week. I shred them unopened. But now I'm going to be looking at them, and I recommend you do too!

9/12/13 9:30AM 30Min.

THE HERMAN CAIN SHOW: Americans who live in households whose income is below the federal "poverty" level typically have cell phones (as well as landline phones), computers, televisions, video recorders, air conditioning, refrigerators, gas or electric stoves, and washers and dryers and microwaves, according to a newly released report from the Census Bureau. In fact, 80.9 percent of households below the poverty level have cell phones, and a healthy majority—58.2 percent—have computers. Fully 96.1 percent of American households in "poverty" have a television to watch, and 83.2 percent of them have a video-recording device in case they cannot get home in time to watch the football game or their favorite telephone show and they want to record it for watching later. The nation's official poverty rate in 2011 was 15.0 percent, with 46.2 million people in poverty.

## **CONSUMER / FINANCIAL / CHARITY:**

9/12/13      8:35PM      7Min.

THE CLARK HOWARD SHOW: Ready to upgrade to the latest, greatest smartphone this fall? I want you to be sure you're getting top dollar for your gently used old one! We're in the time of year that so many 2-year contracts are expiring and there's a big push from the wireless carriers to get you to buy the latest, greatest cell phones. That's only intensified with the new iPhone and the various hot Android models.

People who buy these phones want to be cutting edge, and chances are the phones they already had were pretty fancy. Don't let those unloved phones sit and gather dust! In addition to old standbys like Craigslist and eBay, you can try these sites when you want to sell an old phone: Swappa.com for Android devices; Glyde.com for gadgets and games; Gazelle.com for Apple products, plus Android, BlackBerry and other phones; NewtonsHead.com for Apple products, even damaged iPhones; BuyBackWorld.com or BuyMyTronics.com for all electronics; and NextWorth.com for phones, cameras, tablets and games. But those aren't the only options. Coinstar is testing a kiosk called ecoATM.com that uses artificial intelligence and extreme digital photography to determine a value for any electronics gadgets you want to sell to the machine. You can get cash or cash equivalent on the spot. Meanwhile, Amazon, Walmart, GameStop, and Apple have their own trade-in programs. But in general, you'll get a better deal from the independent players I've listed above.

9/13/13      9:35PM      6Min.

THE CLARK HOWARD SHOW: Finally, a legit way to sell your timeshare?! As far back as I can remember, people have been getting ripped off on the resale of timeshares. The only thing that's changed today is the method of operation with the rip offs going digital. However, there is now a new legit marketplace with backing from a large venture capital fund that has set up an online marketplace for buying and selling timeshares. It is brand new and completely legit. I am looking for holes in it and I can't find any. For you as a seller, maybe, just maybe, this will be a way for you to sell your timeshare. The website is Vacatia.com. I'm looking right now and there's a week at a Four Seasons residence in Scottsdale for sale for \$500. There's another near Lake Tahoe that somebody is trying to sell for \$250,000. Seriously? OK, so it's all over the place and all over the price board! There are not that many listings yet because it's new. But if you're looking for a deal on buying a timeshare, you can have them send you emails and then unsubscribe if you find it's just spam. Here's the really amazing thing: For sellers, you pay nothing to list. They only take a seller's commission if they find you a buyer. Another neat feature is that all listings include the annual costs you have to pay on a timeshare you're looking to buy. So they clearly disclose the obligation -- not the investment -- that timeshares can be.

9/16/13      8:05PM      6Min.

THE CLARK HOWARD SHOW: If you're in the smartphone orbit, you know that you're always fighting the life of the battery. Here are some free ways to get through the day without needing a recharge! For Android, there are apps like 2x Battery stretch the life of your battery behind the curtain on your phone. But whether you're Android or iOS, there are some simple things you can do. For example, adjust the brightness of the screen and how long it stays on. Those 2 things make a big difference. Having apps refresh too much can be another problem. For me, it's my girlfriend The Wall Street Journal. Their app was constantly refreshing and eating up all my data. That one alone was taking more data than every other app on my phone combined. So I adjusted the settings and my data use went down. How about other simple things? Did you know having your phone set to vibrate uses more than battery than setting it to ring? Location requests use up your battery too. Think how many apps ask for your location. That in and of itself drains your battery.



## **CONSUMER / FINANCIAL / CHARITY:**

9/16/13 9:07PM 6Min.

THE CLARK HOWARD SHOW: If you're part of the great unbanked masses of the United States, you're probably familiar with stored value cards. Now there's a new way to know which one is best for your money. First, here's how stored value cards work: You pay a fee, usually around \$5, to open an account. Then you get a Visa or MasterCard that holds your stored value. So you don't have a credit card per se, but you've got a card that you can electronically load cash onto and use as a payment system. Stored value cards are popping up everywhere from convenience stores to gas stations to discount stores and elsewhere. They can help you make online purchases, for example. Be sure to read all the terms and conditions because additional fees usually apply. You can find stored value cards at discount stores, but don't purchase them at convenience stores. The fees you'll face there will defeat the purpose. Consumer Reports has identified the best stored-value card as Bluebird, the joint venture from American Express and Walmart. With Bluebird, you get an essentially fee-free alternative to debit and checking accounts in the form of a stored value card branded with the AmEx logo.

9/17/13 8:06PM 7Min.

THE CLARK HOWARD SHOW: Flat-screen TVs have really done a number on college and pro teams. Technology is making it harder for them to get rear ends in seats. At the same time, TVs are so much cheaper and better. DealNews.com recently listed a 55" LED smart TV for \$500; a 65" smart TV for \$1,150; and a 70" inch TV for \$1,599. In many stores, you'll see 32" flat-screens just sitting there at checkout almost like an impulse purchase! That's created a culture where it's like, "Why should I go deal with the traffic, crowds, concession stands, waits for the bathroom at the stadium?" So the NFL has had to overcome that added challenge. The Cowboys Stadium does that with a massive electronic screen showing the game. The Jacksonville Jaguars, meanwhile, now have what basically amounts to a sports bar inside the stadium where people can wander in if they get bored with the game. They have all these fancy flatscreens where you can watch other league games -- right in the stadium! TV is really taking the life out of going to the game. Very few teams are still hard sellouts like the Green Bay Packers are. Most other sellouts are soft sellouts, which means the tickets will drop from face value about 72 hours before a game and you can get in on a discount.

9/17/13 9:08PM 8Min.

THE CLARK HOWARD SHOW: There's an old saying, "The customer is always right." But that's not always true. Sometimes customers take advantage of businesses and don't do the right thing. Years ago, I was at Costco and a guy was rolling in old computers up to the returns desk. When asked why he wanted to return them, the man said, 'They're old and I want to get new ones.' I couldn't believe they refunded his money on these 5 or 10 year old computers. But that was the Costco policy. Today, however, Costco will only allow you to do returns on electronics for 90 days. That's because the policy got abused by a small segment of customers like that guy. Now REI has changed its generous lifetime return policy because people were returning camping gear from the '70s in some cases, according to what I read in The Wall Street Journal! So now the outdoor activities retailer will limit returns to a year. Of course, it's just a small group of people who are fouling things up for everybody else. But more and more retailers are operating on thin margins and need to do something to survive. Meanwhile, have you ever tried to return something at Target? According to the calls I've gotten, Target will treat you like a criminal, not a guest, when you go to return something. That's because they've been overrun with criminal rings stealing merchandise and then bringing it back to turn into cash. Too bad stores like Costco and REI get punished for their generous return policies. But that's just the reality that retailers have to deal with.

## **CONSUMER / FINANCIAL / CHARITY:**

9/18/13      9:30AM      30Min.

THE HERMAN CAIN SHOW: During the four years that marked President Obama's first term in office, the real median income of American households dropped by \$2,627 and the number of people on poverty increased by approximately 6,667,000, according to data released today by the Census Bureau. According to the report, median household income (adjusted for inflation) has declined for five years in a row. According to an analysis by the U.S. Treasury Department, 86 percent of taxpayers in the lowest income quintile in 1979 had moved to a higher quintile by 1988 and 15 percent of them had moved all the way to the top quintile. President Reagan presided over two major pieces of tax legislation which together reduced the top tax rate from 70 percent in 1980 to 28 percent by 1988. Pick-A-Tax Plan. The tax cuts helped pull the economy out of the doldrums and ushered in the longest period of peacetime economic growth in America's history. During the seven-year Reagan boom, economic growth averaged almost 4 percent.

9/19/13      8:35PM      8Min.

THE CLARK HOWARD SHOW: Don't need a cellphone that's the latest, greatest and has unlimited everything? There are many options for light volume users or people who just need a basic plan for their kids. T Mobile has a prepaid plan for \$100 a year. You buy a cheap feature phone for as little as \$10 and then you get a combination total of 1,000 text message and voice minutes over 12 months. It's a great for people who just want a phone for emergency use. But if you want unlimited talk, text, and data, the cheapest deal in marketplace is \$19/month with no contract from Republic Wireless. You buy a very basic Android for around \$200 and then you pay \$19 each month. It's great if you don't mind the starter Android. Then there is FreedomPop.com, which is rolling out a launch market by market. You can register for the service and then you have to wait for an invitation. You buy an Android from them they've reconditioned and their service starts at free! That's right, they offer unlimited text, 200 minutes, and 500 MB of data each month for nada. The plan has price points that step up from there. The final offer I have to tell you about comes from Zact.com. Theirs is an unusual offer that lets you decide how much service you need. For example, light volume users can pay as little as \$3.49 a month, plus taxes and fees. A kid who does very little calling, but uses a fair amount of data, would end up somewhere around \$29 a month. If they use wifi hotspots instead of a traditional cellular data network, this could be made to work. Zact is for somebody who wants a smartphone and wants very light usage of it.

9/19/13      9:06PM      8Min.

THE CLARK HOWARD SHOW: With all the new safety features in cars coming soon, there's one that remains the make-or-break feature you need, particularly if you have younger drivers. First though, the new Chevy Impala has been getting great reviews. It has an accident avoidance system that will bring your car to a full and complete stop when it senses a car in front of you suddenly stops, according to The Detroit News. It even brakes your car if it notices a hazard in front of you. Meanwhile, Mercedes has a driverless car, at a very different price point, that's completely road ready. This is not some vaporware like the Google driverless car. This is the real deal, though it's not available for sale in the US because of our current laws. Today's cars are better at limiting injury or fatality when in an accident. That's due in large part to electronic stability control (ESC). I was talking with people at Consumer Reports and they told me do \*not\* buy a car for a kid if it does not have ESC on it. Remember that one rule and you'll keep your kids safe as they learn to drive.

## CONSUMER / FINANCIAL / CHARITY:

9/20/13 8:35PM 5Min.

THE CLARK HOWARD SHOW: Some months ago, the cell phone industry was able to get an unelected official at the Library of Congress to issue a ruling making it a 5-year felony if you take a cellphone you already own and try to take it to another cell phone service. It's what's called unlocking. Under the Millennial Digital Protection Act, this unelected official -- the Librarian of the Congress -- was given this odd power by Congress to imprison American citizens for taking property that they own and unlocking it. But now comes word that the FCC may move to over-rule the Librarian of Congress and reverse the decision. Which is exactly as it should be. The initial move was really just an industry protection act aimed to limit our freedom to the benefit of big corporations. Within hours of that obnoxious decision back in March, a petition started and 100,000+ signed in short order, making it a petition the feds had to respond to. The White House says they support unlocking phones. And the FCC now backs you being able to unlock phone that you own. I'll keep you updated with how it all works out.

9/20/13 9:06PM 6Min.

THE CLARK HOWARD SHOW: Do you expect that your children will have a better or worse life, financially speaking, than you will? Do you think that you will do better or worse than your own parents? The answer to the question of economic mobility is really a two-part one. A new study from the Pew Charitable Trust finds an answer of "yes" or "no" on either question boils down to just two factors: Education and marital status. Pew reports black college educated couples with kids have incomes that are 99% higher on average than their parents. For married whites with kids, 91% had higher incomes than their parents. Let's look just at the marital situation: For whites, at least half of respondents fell down a rung on the income and wealth ladder just by being single. And black single moms without a college degree saw a 70% drop in income versus their parents. As Pew says, "Economic mobility is increasingly a family enterprise." This info is coming at a time when Census Bureau data says the average family income basically went sideways going back to 1988 when late President Reagan was in office. It's easy to say that wealth is concentrated in fewer hands and the rest of everybody else lives on crumbs. Yet here's the counterpoint: Our overall economy is 40% larger today than it was a little more than a generation ago. We are overall a much wealthier society than we were then. We have more creature comforts that we tend to forget about it.

9/23/13 9:35PM 5Min.

THE CLARK HOWARD SHOW: In an effort to fight back against discount laundry detergents, Procter & Gamble is considering a budget-priced version of Tide. Nearly half of Americans are now buying discount detergents -- brands like Costco Wholesale's Kirkland Signature and Target's up & up, to name just two. Procter & Gamble is reportedly considering a budget liquid detergent that would be called Tide Simple, according to The Wall Street Journal. Several years ago, up & up HE (high efficiency) laundry detergent won the coveted Best Buy rating from Consumer Reports. It was the only detergent to do so. At that time, Target's store brand cost 11 cents a load. Tide detergent, meanwhile, was 23 cents a load, though it only scored a little higher than up & up. So people were paying more than double the price for roughly equivalent cleaning power. The funny thing is I read in the The Wall Street Journal article about Tide's discount gamble a quote from a detergent industry insider who said, "Nobody wins a price war game." Huh? Talk about untrue words! If "nobody" means 315 million Americans, then the sentence should read "Everyone wins..."

## CONSUMER / FINANCIAL / CHARITY:

9/24/13 9:07PM 6Min.

THE CLARK HOWARD SHOW: Car rental companies are coming up with a new way to fee you to death over gasoline. Avis is using a new technology that can read the amount of gas in the tank down to tenths of a gallon. If you return it just a hair less than full, they will charge you at just under a dollar per tenth of a gallon of gasoline. That's the equivalent of almost \$10 a gallon, when you factor out the numbers they're using! And they're not alone. The Washington Post reports Hertz is going to a similar system, but theirs will also be able to shut down your rental by remote if they're unhappy with you for some reason! On the plus side, they will be able to unlock the car for you remotely should you lock your keys inside. But the idea of electronic fuel monitoring is a nitpicky kind of thing. You never want to accept the rip-off fuel options that the company offers you. What I recommend is that when you do fill up before you return it, you should do what environmentalists don't want you to do: Top off your tank. That's the only way I know for sure they're not going to rip you off. So be warned that this is the next area they'll try to bleed your wallet. You need to be prepared!

9/25/13 8:36PM 6Min.

THE CLARK HOWARD SHOW: Here we are having been through a real estate cycle where everything was sizzling and then things fell off a cliff. More recently, we've seen a dramatic recovery in housing values, especially in places that were hit by the worst of the housing bust. Where are we today? Should we expect housing values to rise another 13% next year like they did last year? The reality is we went through a period in the spring where in a lot of markets houses would sell within hours of listing for well above asking price. Those stories kind of took on a life of their own and made buyers feel hopeless and sellers thinking unloading a house was going to be a snap. The reality is things are coming back in a clear mix that's reasonable for both buyers and sellers. So if you got discouraged, things are better. But the recovery from here on out won't be as rapid as it's been.

9/25/13 9:08PM 8Min.

THE CLARK HOWARD SHOW: Chase Bank is in trouble on three separate fronts that I want to relay to you. Sadly though, nobody is going to jail for the continued criminality. First up, Chase is facing charges of fraud in the sales of bonds in mortgage markets. The feds are seeking fines of roughly \$20 billion. As you might expect, Chase is pushing back. We'll see if this charges winds up only amounting to a silly civil action, or if finally the government will get some backbone and issue indictments. Now, you may say, what do I care what Chase did to rich people with bonds? Not so fast. Chase must also pay \$400 million in refunds for illegally charging two million card holders for stuff they didn't buy, like ID protection and other unauthorized services. The bank was putting phony \$20 charges on people's accounts. Most people didn't notice these charges because they don't check their statements. I get paper statements for all my accounts and look through them each month for this very reason. Finally, Chase is under a multi-state investigation for stealing from people with illegal debt collection practices. They were

**WSB-AM & WSBB-FM ISSUES & PROGRAMS – 3rd Qtr. 2013****9/30/13****ISSUE & DESCRIPTION****DATE****TIME****LENGTH**

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**EDUCATION:**

7/10/13

5:30PM

30Min.

THE ERICK ERICKSON SHOW: Secretary of Education Arne Duncan gave a speech to the Society of News Editors that Education Week called "The strongest defense yet of Common Core Standards. "In it, he said that the Common Core – educational standards that are being adopted by most states – "has become a rallying cry for fringe groups," that opposition has been "misguided" and "misinformed" and that legislation in state houses across the country aimed at stopping the standards is "based on false information." While it is true that some criticism of the Common Core has been over the top, it is also true that the Common Core does not have to be a malign conspiracy to be problematic.

7/11/13

10:00AM

30Min.

THE HERMAN CAIN SHOW: The U.S. Senate on Wednesday failed to advance a bill backed by Democratic leaders that would keep student loan interest rates at 3.4 percent for another year. Two senators that caucus with Democrats voted against the bill — Sens. Joe Manchin (D-W.Va.) and Angus King (I-Maine). Both are sponsoring separate legislation backed by many Republicans that would peg student loan interest rates to the 10-year Treasury rate.

7/21-22/13

6am/12am

25mins

PERSPECTIVES: Mindy Binderman, Executive Director, GEERS – Georgia Early Education Alliance for Ready Students-Any child care program participating in Georgia's Quality Rated has agreed to meet standards that exceed the state's licensing requirements and is committed to improving the quality of care it provides to children. Based on the results of a rigorous application process, programs are awarded one star, two stars, or three stars. A star rating – regardless if it is one, two or three stars – indicates a higher quality program. Stars are awarded based on a combination of points gathered from an independent observation and a portfolio that demonstrates that the program meets standards above and beyond what licensing requires. The number of stars simply reflects scores above certain levels. The Quality Rated system was designed so that any parent selecting a program participating in Quality Rated can feel confident that they are enrolling their child in a program that is committed to continuous quality improvement and higher quality standards.

7/22/13

1am

25mins

BUSINESS IN THE BLACK: Lesli Rotenberg, General Manager PBS Children Programming talks about how teachers spend the first 4-6 weeks of the semester re-teaching material from the previous year. She gives tips on how to help your kids retain information over the summer.

## EDUCATION:

8/1/13      5:00PM      2Hrs.

THE ERICK ERICKSON SHOW: Adam Goldfein fills in for Erick today. A Georgia State University freshman, who started an on-campus group to promote the interests of white students, said Wednesday it is time someone spoke up for people of his heritage at the urban school. Sharp said he is modeling the group after a similar organization founded at Towson State University in Maryland by student Matthew Heimbach. That organization has been listed by the Southern Poverty Law Center as a hate group. But Sharp dismissed that characterization. Is there a double standard?

8/7/13      9:45AM      15Min.

THE HERMAN CAIN SHOW: What began as an educational experiment five years ago is now making a big difference in the lives of low-income New Jersey students. In 2007, Rutgers University dreamed up its Future Scholars program, a rigorous 5-year college preparatory course that would target kids from families living at or near the poverty line. It would accept up to 200 of those students as 7th-graders and provide tutoring, mentoring and specialized classes in the hope of putting them on the right track to a university education. Of the 183 students who were a part of the Future Scholars inaugural class, which graduated this June, 163 will attend college, 98 of them with full scholarships to Rutgers, according to the New Jersey Star-Ledger.

8/13/13      8:36PM      7Min.

THE CLARK HOWARD SHOW: Some auto insurers are now giving level of education and occupation greater weight in setting insurance premiums. That makes shopping multiple insurers at the time of renewal more important than ever. A new study from the Consumer Federation of America (CFA) finds many auto insurers are setting rates not based on driving record, but on your level of education and what you do for a living. They believe they can accurately predict, for example, that a person with a master's degree who has had multiple claims will cost them less over time than somebody who never had an accident but only got a high school diploma. This sounds like serious overanalyzing of data to me, and it's a prime example of the curse of what computers make possible. As a result, the premium difference could be hundreds of dollars a year for the same driver from one insurer to another. But it's not a monolith; not all insurers are doing this classification and even those who do have big differences in how they factor info about education and occupation into a final premium quote. So shopping your coverage at renewal time becomes key. I think insurance should be a merit system. Sure, it's reasonable for age to be factored in -- think about the dangers of young drivers (and very old ones) behind the

8/14/13      8:06PM      7Min.

THE CLARK HOWARD SHOW: Looking for the next debt bubble to burst? I believe it's going to be student loans. Collectively, we've borrowed \$1 trillion in student loans as a nation, and it's clear that they are a back-breaking burden. We as a country have got to have honest conversations with our kids as they grow up about what makes financial sense in the way of education. You have to be honest with your kids about the burden they'll face later in life if they insist on spending \$60,000 a year at a prestigious school. If that's what they want, they will be left with tough choices. But even someone who does it all wrong with student borrowing can have a next chapter.

**WSB-AM & WSBB-FM ISSUES & PROGRAMS –3rd Qtr. 2013****9/30/13****ISSUE & DESCRIPTION****DATE****TIME****LENGTH**

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**EDUCATION:**

8/20/13

8:38PM

7Min.

THE CLARK HOWARD SHOW: Many colleges are in cahoots with banks to dupe students into thinking there is a benefit to getting a combined student ID and refund card. There are some dubious practices taking place on campuses across the country related to student cards. I've told you before that many schools get kickbacks for allowing there to be an "official bank" on campus. Such financial institutions offer outrageous terms and conditions on their credit and debit cards for students. The universities do this to get money under the table money from the banks. These arrangements are technically "partnerships," according to the schools. But the fees on the cards are almost double those available in the general marketplace. Now we have the same thing going on with the new student ID cards. The University of North Georgia is just one of many schools doing this, so read up and be warned. These kinds of cards generally do not have consumer protections if lost or stolen. And they typically pile fee upon fee too. So this is yet another thing for parents to worry about when packing their kids up for college at the end of the summer. Just remember that, in most cases, you can decline the rip-off combo ID/refund card and get a standard issue student ID with no bells and whistles.

8/21/13

9:07PM

7Min.

THE CLARK HOWARD SHOW: Think the cost of post-graduate studies is too high? Then you'll be pleased to learn about a new initiative at Georgia Tech. As one of the nation's top engineering schools, Atlanta-based Georgia Tech will begin offering a master's degree in computer science through massive open online courses (MOOCs) in 2014. The total cost for the online credited curriculum will be \$6,600. On campus, that same degree would cost \$45,000, according to The New York Times! Now, not everyone is suited for online studying. But if it is for you, think of the money you could save! I've long been excited about Gov. Rick Perry's challenge to allow the Texas university system to deliver a standard four-year degree for a total cost of \$10,000. The Texas Tribune reports that the first degree available for \$10,000 is in information technology. Four-year degrees in business administration and organizational leadership are next on tap in the Lone Star State.

**WSB-AM & WSBB-FM ISSUES & PROGRAMS – 3rd Qtr. 2013****9/30/13****ISSUE & DESCRIPTION****DATE****TIME****LENGTH**

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**EDUCATION:**

8/27/13

6:00PM

1Hr.

THE ERICK ERICKSON SHOW: Give Eric Holder credit for cognitive racial dissonance. On nearly the same day the Attorney General spoke in Washington to honor the 50th anniversary of Martin Luther King Jr.'s "I have a dream" speech, his Justice Department sued to block the educational dreams of minority children in Louisiana. Late last week, Justice asked a federal court to stop 34 school districts in the Pelican State from handing out private-school vouchers so kids can escape failing public schools. Mr. Holder's lawyers claim the voucher program appears "to impede the desegregation progress" required under federal law.

9/3/13

1AM

20:00

BUSINESS IN THE BLACK: Tavares Stephens, educator and poet talks about his book Reading Revolution Pt.1 which teaches African American History while sharpening a students standardized reading comprehension skills. Each lesson has multiple choice questions with an answer key in the back of the book.

9/9/13

1AM

10:00

BUSINESS IN THE BLACK: Sara Trembath, Campaign Manager for Box Tops for Education talks about how to help your local schools by buying products with the box top on it and then clipping and collecting them to raise unlimited funds for your school. For info btfe.com

9/9/13

1AM

10:00

BUSINESS IN THE BLACK: LaLa Anthony, reality star and Target Campaign rep talks about the Give with Target campaign to raise money for your school up to \$10,000. Just go to Target's facebook page and vote for your favorite school and Target will donate \$1 per vote. This is Target's commitment to give \$1 Billion for education. For info Target.com



ISSUE & DESCRIPTIONDATETIMELENGTH

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CRIME / SAFTY / SCAMS:

7/10/13

10:00PM

2Hrs.

THE ADAM GOLDFEIN SHOW: The jury has ruled that George Zimmerman is not guilty of either 2nd degree murder or manslaughter. They found that the prosecution did not prove beyond a reasonable doubt that Zimmerman did not act in self-defense. Zimmerman did not take the stand during the trial, citing his recorded testimony that was presented as evidence. A multitude of facts have been presented in a case that has garnered national attention. The central question the trial is determining whether George Zimmerman acted in self-defense or, as in the case of second degree murder in Florida with which he is charged, with "a depraved mind regardless of human life." What is clear is that, for whatever reason, on February 26 George Zimmerman fired one shot and killed Treyvon Martin.

7/11/13

10:00PM

2Hrs

THE ADAM GOLDFEIN SHOW: With three homicides and several armed robberies occurring in the past three months, East Atlanta residents are on edge. They voiced their concerns in a public meeting in Grant Park, where passions flared. On May 17th, Saman Balkhanian, 22, was walking home from a Braves game when he was robbed and shot in the head by two assailants in Grant Park. Balkhanian survived, but lost an eye from his injuries. The next day, May 18th, Omar Reves, 27, was shot and killed in front of his home in East Atlanta. Then on May 19th, a couple was robbed at gunpoint in Glenwood Park. On May 25th, Patrick Cotrona was walking to a pub when he was robbed and shot to death in East Atlanta. On July 2, Camease Miller was shot and killed during an apparent home invasion on Van Vleck Avenue. There was no evidence of a burglary or robbery and police do not believe it was a random crime. Then on July 7th, a person was robbed by three people on his way home from a bar on Glenwood Ave. One of the assailants had what was described as an "AK-47" or something similar. On July 4th, four suspects (including three juveniles) were arrested in DeKalb County. Police believe that they may be linked to the East Atlanta crime wave.

7/12/13

5:00PM

2Hrs.

THE ERICK ERICKSON SHOW: After 14 days of witness testimony and arguments on both sides, the fate of George Zimmerman now rests with six women. These jurors began their deliberations around 2:30 p.m. Friday, after Judge Debra Nelson read a lengthy list of instructions. They have three options: convict Zimmerman of second-degree murder in Trayvon Martin's death, convict him of manslaughter or find him not guilty. The judge approved the manslaughter option on Thursday, over the defense's vehement objection. Two questions for the Zimmerman Trial: 1) Did he commit murder or manslaughter and 2) Did he have the right to defend himself?

## **CRIME / SAFTY / SCAMS:**

7/12/13 8:07PM 9Min.

THE CLARK HOWARD SHOW: Years ago, the bulk of financial fraud involved credit cards alone. But now some 40% of the fraud involves debit cards, while the remaining 60% is with credit cards. If your credit card is compromised, the harm to you is relatively small. You contact the issuer to report false charges and you may have to do some paperwork, but no money leaves your hands. With debit card fraud, however, there is money that leaves your hands. And you have to fight to get your own money back. Unfortunately, it's now taking longer and longer to get that money back. Under the law, banks have 10 business days to give you your money back in the event of debit card fraud. Visa and MasterCard, however, have set their own standard of 5 business days if a compromised debit card has either logo on it, as most do. Yet I'm hearing from callers that the true wait time to get your money back is substantially longer than either 5 or 10 business days. Now, I know debit cards are popular because people got in over their heads spending money they didn't have on credit cards. Debit cards, in theory, allow you to spend only what you have. But the problem comes if a crook cracks your debit card. Then you have no money to pay your mortgage, your car loan or to buy gas or food, among other things. Your checks start bouncing and, depending on your bank or credit union, the institution may not cover the bounced check charges that result from debit card fraud. You now have a 1 in 65 chance of having your debit card compromised. A new study from Symantec says retail is the No. 1 place where you account can be compromised, when crooks hack into databases that contain the numbers from debit card transactions. If you are someone who would be financially devastated if your bank account were emptied, I suggest you open a second account and tie your debit card to it. Then fund the second account only with money that's used for debit card activity, so your principal account won't be at risk in the event of a breach. That's the best way I know to protect yourself.

7/15/13 10:00AM 1Hr.

THE HERMAN CAIN SHOW: The Justice Department said Sunday it is looking into the shooting death of Trayvon Martin to determine whether federal prosecutors will file criminal civil rights charges now that George Zimmerman has been acquitted in the state case. A jury verdict in a criminal case is determined by facts and evidence presented in a courtroom under strict rules, and with important limitations on what can be said or considered so as to protect the constitutional rights of the accused. Whether you like the George Zimmerman verdict or not, it was under these circumstances that he was acquitted, and this same system has been protecting people from wrongful conviction for more than two centuries.

7/15/13 5:00PM 2Hrs.

THE ERICK ERICKSON SHOW: I have said and will say again — the death of Trayvon Martin was a tragedy. A jury of six in Florida has determined it was not criminal, but George Zimmerman will forever be the man who killed a 17 year old. No one can be happy about what happened other than, for Zimmerman and his family, that a jury believed him. Now the NAACP and others are calling for Attorney General Eric Holder to file charges against George Zimmerman. Never mind that federal investigators already decided there was no racial motivation. This is not double jeopardy. The state and federal governments remain separate entities with separate jurisdictions. A trial in one does not preclude another. I understand why so many in the black community feel there was an injustice. The original injustice was that George Zimmerman was not arrested for the crime. He eventually was and a jury eventually found him not guilty of both murder and manslaughter. The State of Florida listened to the original outcry and responded with an arrest, investigation, and trial that rendered a verdict of not guilty from a jury of George Zimmerman's peers. Our system is not perfect, but it is preferable to rule by the mob. Juries are not perfect, but they are better than the court of public opinion. Many will feel justice was not served, but it was. Justice does not mean getting the outcome one side desires. Even so, those who are glad of the verdict should try to understand why so many feel so cold by what has happened and some see injustice.

## **CRIME / SAFTY / SCAMS:**

7/16/13      5:00PM      30Min.

THE ERICK ERICKSON SHOW: Few want an altercation to end the way it did in the case of George Zimmerman and Trayvon Martin, but instructing someone to roll over in matters of personal encroachment is the moral equivalent of telling sexual-abuse victims like Elizabeth Smart, "It's just a little penetration; deal with it." And that's exactly the message that would have been sent to the American people had the jurors found Mr. Zimmerman "guilty," and a message rioters are intent on sending in the wake of the verdict. Why do we continue failure in society?

7/16/13      10:00PM      2Hrs.

THE ADAM GOLDFEIN SHOW: The leader of the Zetas Mexican drug cartel, Miguel Angel Trevino, was arrested by Mexican law enforcement on July 16, 2013, turning another page in the war on drugs. The Zetas are one of the largest and most violent drug trafficking groups in Mexico. In addition to drug trafficking, they engage in kidnapping, abduction and murders of Central American migrants on their way the United States, their main drug market. Mexico is a major source of heroin, methamphetamine, and marijuana bound for U.S. markets. A full 90% of cocaine comes into the U.S. from Mexico. Conversely, some 70% of firearms recovered from Mexican crime scenes in 2009 and 2010 submitted for tracing came from the U.S. Drug trafficking from South America to the U.S. is a \$13 billion dollar per year industry. The question is whether this violent economic system is being curbed or caused by the war on drugs. Certainly, drug use is a major problem in the U.S. Almost half of 12th graders report having used an illicit substance in their lifetime. In 2009, 23.5 million persons aged 12 or older needed treatment for an illicit drug or alcohol abuse problem, according to the National Survey on Drug Use and Health. In 2010, an estimated 22.6 million Americans aged 12 or older (8.9% of the population) were current (past month) illicit drug users.

7/17/13      10:00PM      2Hrs.

THE ADAM GOLDFEIN SHOW: The cover photo of alleged bomber Dzhokhar Tsarnaev which makes him look like a sexy rock star has sparked outrage across the country. How dare they "glorify" this alleged terrorist? Well the truth is, they don't. In a classic case of judging a book by its cover, people don't seem to notice that the subheading on the cover itself refers to Tsarnaev as a monster. The outrage existed before the article was even released, so it can't be unbalanced reporting sparking this uproar. Any judgment of the article itself is already tainted with the lens of anger evoked by the cover image. So why then, are we so outraged? In reality it is a basic psychological tendency fueling our anger. When we see attractive people, we automatically attribute positive qualities to them without any evidence to support our assumptions. In this case, we know that Tsarnaev allegedly committed atrocities. Our brains struggle to reconcile what we see with what we already know, and the result is cognitive dissonance. Cognitive dissonance theory, coined by Leon Festinger in 1957, is the idea that we have an inner drive to hold all our attitudes and beliefs in harmony and avoid disharmony (dissonance). When we see a monster we subconsciously think they should bear the mark of Cain. However, Tsarnaev is not deformed; indeed he is attractive in the photo. This internal contradiction evokes anger, which is then directed at the Rolling Stone or Tsarnaev himself.

## **CRIME / SAFTY / SCAMS:**

7/18/13      10:00PM      2Hrs.

THE ADAM GOLDFEIN SHOW: In 2011, the average time between sentencing and execution was 16.5 years in the U.S. So far in 2013, 19 people have been executed. Of these, the longest time on death row was 25 years. The idea of shortening this time frame raises significant problems. Since 1973, 138 people have been exonerated and freed from death row. The average time between sentencing and exoneration is 9.8 years, and 68% of death penalty cases are reversed at some point in the appeals process. Even if the appeals process was modified or shortened, the majority of the cost comes during the original trial. Trial costs in North Carolina made up over 4 times the appeals costs for each death sentence imposed according to a Duke University study. Additionally, unlike a normal case, if a criminal is found guilty of a capital crime, an entire new separate trial is required, with new witnesses and new evidence, in which the jury must decide whether the penalty should be death or life without parole. The death penalty costs North Carolina \$2.16 million per execution over the cost of sentencing murderers to life imprisonment. Even considering plea bargains which result from having the death penalty on the table, it is still more expensive. The average cost of representation in federal death penalty cases that resulted in plea bargains is \$192,333. The cost of representation in cases that were eligible for the death penalty but it was not sought was \$55,772. Even when there is no question of guilt, the process is expensive. In Georgia, the death penalty prosecution in Brian Nichols' case cost the state over \$2 million in defense costs.

7/23/13      10:00PM      2Hrs.

THE ADAM GOLDFEIN SHOW: In the U.S., anyone charged with a crime is innocent until proven guilty. The burden of proof lies on the prosecution from the beginning. In criminal cases, the burden of proof is beyond a reasonable doubt. The key to this burden is reasonable. This does not mean any conceivable or merely possible doubt. This is a doubt that a reasonable person would have. In the words of Georgia Jury instructions, "the State is not required to prove the guilt of the accused beyond all doubt or to a mathematical certainty. A reasonable doubt means just what it says. A reasonable doubt is a doubt of a fair-minded, impartial juror honestly seeking the truth. A reasonable doubt is a doubt based upon common sense and reason. It does not mean a vague or arbitrary doubt, but is a doubt for which a reason can be given, arising from a consideration of the evidence, a lack of evidence, or a conflict in the evidence." Additionally, "Facts and circumstances that merely place upon the defendant a grave.

7/26/13      8:37PM      7Min.

THE CLARK HOWARD SHOW: Are you concerned with all the discussion about online tracking by the government and private industry? There are some simple steps you can take to limit it. The use of cookies to track your web browsing and serve up relevant ads is one of the easiest things to stop. For example, Firefox has Do Not Track capability that you can easily activate in their browser. Ad Block Plus will also help you block spying and online tracking when you're surfing around, and it's available for many popular browsers. But the greatest breach of your privacy is through smartphones.

## **CRIME / SAFTY / SCAMS:**

7/29/13      5:00PM      30Min.

THE ERICK ERICKSON SHOW: Authorities say a customer at a Waffle House outside Atlanta shot and wounded a suspect who was attempting to rob the restaurant. Police said the shooting happened early Monday, when a gunman tried to hold up a Waffle House in south Fulton County. Union City police Det. Gloria Hodgson said the suspect entered the Waffle House on Jonesboro Road just before 2 a.m., "brandishing a pistol and demanding money."

7/30/13      10:00PM      2Hrs.

THE ADAM GOLDFEIN SHOW: Bradley Manning was found not guilty of aiding the enemy, but he was found guilty of 19 lesser counts against him. He now could face up to 130 years in prison. Five of the charges he was found guilty of were based on the Espionage Act of 1917. When the law was written, however, it was never designed to address the issue of whistleblowers. A law that was designed to be used to prevent delivering intelligence to foreign governments is being used to prevent delivering information to the American people. The argument is that by telling the public, the foreign governments will hear it too. In this system, what means are there to inform the public about illegal government activity? If the government is doing something illegal, but notifying the public of the illegal activity would indirectly help our enemies, what should a whistleblower do? Is a soldier's primary responsibility to uphold the U.S. Constitution or protect the American people? Under the Obama Administration, seven sets of charges alleging unauthorized removal and disclosure of secrets have been filed. That is more than double the number any other administration has ever filed after only five years in office. Every single one of these involved leaks not to foreign governments, but to the media. While the First Amendment and media shield laws may offer some protection to the reporters, their sources are woefully under protected. Without these sources, the press is completely impotent. Current laws protecting whistleblowers have a large exception when it comes to matters of national defense. The Whistleblower Protection Act of 1989 includes language stipulating that a leak is protected only "...if such disclosure is not specifically prohibited by law and if such information is not specifically required by Executive Order to be kept secret in the interest of national defense or the conduct of foreign affairs..." This gives a president wide discretion on what constitutes classified information.

8/5/13      10:00PM      2Hrs.

THE ADAM GOLDFEIN SHOW: Terrorists are not the only people being watched by government forces in the U.S. Increasingly, both local and federal police are using technologically advanced surveillance techniques in regular law enforcement. New reports show that the D.E.A. not only uses information gathered by the N.S.A.'s terrorism surveillance (among other sources) to bust normal drug criminals, they have been falsifying the origin of their investigations. This raises serious due process concerns if the prosecutor, let alone the defendant, doesn't even know the truth about the evidence collected. In addition to this, a U.S. Circuit Court of Appeals recently ruled that law enforcement can track a suspects every movement without a warrant, using cell phone location tracking. This opens the door to police tracking individuals purely at their own discretion, without even needing the person to be suspected of a crime. It also opens the door to storing heat maps of an individual's movements, analyzing behavior, and predicting it. The potential for this to be used to target political activists, journalists, and other law abiding citizens is very real. This trend of location tracking can also be seen in the increased use of license plate readers. Over the past five years, the D.H.S. has provided over \$50 million in grants to fund the acquisition of these. License plates readers are generally used to capture all license plates traveling past one of the cameras. They search a database to see if the license plate matches up with a person of interest, such as a convicted sex offender, suspected child abductor, or a person with an outstanding warrant for arrest. If the plate registers a hit, then police are notified. This has proved a valuable tool for detecting criminals in real time. Only, the millions of innocent license plates that are collected in the search for one hit are not deleted. In many cases they are stored indefinitely, unless the police jurisdiction has laws or policies directed at how long to keep the information. This gives police the ability to profile the movements of a particular car, analyze behaviors, and opens the door for all kinds of abuse.

## **CRIME / SAFTY / SCAMS:**

8/6/13 8:09PM 6Min.

THE CLARK HOWARD SHOW: Recently on the show, I talked about the problems with crooks tapping into financial websites and stealing your money. Most of us use simple, easy to crack passwords that don't help the situation. DashLane.com is the latest site to be talked about by David Pogue of the New York Times. It's a freemium service that is free for basic capabilities or \$20 annually if you want to upgrade for more bells and whistles. The basic way DashLane works is by generating a new master password for you everyday so all your accounts stay locked down. The service also offers the ability to act as an automatic form filler. LastPass allows you to store complicated multiple passwords for websites and have one point of access, so you only have 1 password to remember. It's actually a freemium site, which means it offers both a basic, free version and an optional pay version with more bells and whistles. They even have a system in place where if they get hacked, your information is still safe...not that I understand how they do it! But it is an alternative that gives you that security, especially if you visit a lot of financial websites to track your money.

8/16/13 9:06PM 5Min.

THE CLARK HOWARD SHOW: If you have young kids under age 6 in your household, I have a very important warning for you. I read in The Arizona Republic about yet another child, in this case fortunately injured -- not killed -- from a flat-screen TV. You might wonder, "Flat-screen TVs TV killing kids?" It's become very common in the ER for kids to show up injured from flat-screen TVs. Toddlers pull on all the cables for DVR, the cable box, etc., and yank down the TV down on themselves. Fortunately, it's become very easy to use cabling that attaches to the wall even without drilling holes that will make your child safe around your home.

8/16/13 9:35PM 6Min.

THE CLARK HOWARD SHOW: Small businesses are being harassed by crooks looking to rip you off for bogus Yellow Pages ads. The crooks may set up a web address where they put a phony ad for your business and harass you about it for payment. They'll say, "You owe use \$699 for the ad and it's due immediately." Then they'll tell you they're about to pursue legal action if you don't pay and they will ruin your credit. The Better Business Bureau reports this scam is spreading big time around America. You should never give a penny to these crooks because if you do, that's only the beginning. If you give your checking account info to get them off your back, who knows how much they'll steal from you? A common trick of the trade is to say you owe \$699, but if you settle up before legal action begins, you can just pay \$300. Basically, they'll just try to rip you off for whatever they can. This is just another way to create a sense of urgency in you to allow them to steal from you.

8/19/13 5:00PM 30Min.

THE ERICK ERICKSON SHOW: Andrea Sneiderman will spend Monday night in DeKalb County Jail awaiting sentencing after jurors found her guilty on nine of the 13 felony counts against her. After nearly 11 hours of deliberation, jurors convicted the Dunwoody widow on all but three perjury counts and one count of providing false statements to law enforcement. Each charge carries a maximum sentence ranging from five to 10 years in prison.

## **CRIME / SAFTY / SCAMS:**

8/19/13 9:07PM 5Min.

THE CLARK HOWARD SHOW: What is the proper role of "black boxes" in automobiles? I believe they should be used to make the design and manufacturing of cars safer, not to spy on us. Years ago, I went crazy when a car rental company in New England tracked people via the Event Data Recorders (EDRs) in the automobiles. The company was doing this so they could fine those who crossed state lines in breach of the rental contract. I thought that was an improper use of the technology. It's abundantly clear that we need key rules on this. The purpose of a black box in a car should be to improve the safety of those cars. It should not be used by police to find guilty criminal parties. Nor should it be used by companies to track your movements and charge you more money. It should simply be used to make vehicles safer. What do you think?

8/19/13 10:00PM 2Hrs.

THE ADAM GOLDFEIN SHOW: Andrea Sniderman was found guilty of 9 of 13 counts today. She was found guilty of four counts of perjury, three counts of making false statements, one count of concealment of material facts, and one count of hindering the apprehension of a criminal. Each of the perjury charges carries 1-10 years and the rest carry 1-5 years. Sniderman received 5 years for each count, served concurrently (at the same time). The sentence could have been up to a maximum possible sentence of 65 years served consecutively instead of concurrently. Sentencing is scheduled for tomorrow.

8/20/13 5:00PM 2Hrs.

THE ERICK ERICKSON SHOW: A man who opened fire at a Georgia elementary school Tuesday was armed with an AK-47 "and a number of other weapons," police said. The shooter barricaded himself in the school's front office with employees before eventually surrendering to police, DeKalb County Police Chief Cedric Alexander told reporters. No one was injured, authorities said. Suspected shooter Michael Brandon Hill, 20, faces charges including aggravated assault on a police officer, terroristic threats and possession of a firearm by a convicted felon, police spokeswoman Mekka Parish said.

8/20/13 10:00PM 2Hrs.

THE ADAM GOLDFEIN SHOW: On Tuesday, a man armed with an AK-47 walked into Ronald E. McNair Discovery Learning Academy in DeKalb Georgia. Shots were fired, but he was taken into custody by law enforcement without anyone being injured. Police identified the alleged gunman as Michael Brandon Hill. The alleged gunman entered the school and approached bookkeeper Antoinette Tuff. She said that the alleged gunman asked her to call one of the news stations. Several people called 911 and the gunman was taken into custody without a fight.

8/21/13 9:00AM 30Min.

THE HERMAN CAIN SHOW: Shooting at McNair Elementary in Decatur yesterday. School employee, Antoinette Tuff convinced the shooter to surrender. She is a real hero. A man walked into an Atlanta-area elementary school, ordered a school employee to call a WSB-TV and fired multiple shots at police. The suspect, identified as Michael Brandon Hill, 20, was wearing black and was armed with an AK-47 assault-style rifle when he fired about six shots at police before surrendering peacefully when they returned fire, officials said. After being talked into surrendering to police by Antoinette, police took Hill into custody and confirmed no one was harmed. We find out today the man has a history of mental illness and had been off of his medication.

## **CRIME / SAFTY / SCAMS:**

8/28/13      8:07PM      9Min.

THE CLARK HOWARD SHOW: Have you ever been on Google Earth and zeroed in to see your house or your car? It's a little creepy and kind of neat too...but it's only the beginning of what's to come. Google Earth is just a snapshot, a pic in time. The New York Times reports we're about to enter era of mini-satellites that will continually photograph every inch of Earth. These things are so cheap that one company will launch 28 of them before the year is through to photograph around the clock, around world. One use is going to be for insurance companies who will subscribe to databases in order to see these images. Say you take a big hit after storm and you say, "My roof was fine before the storm and now it's destroyed." The insurer will be able to look at before and after to contest your claim. This is yet another instance of private business being able to spy on us with current images of our private property, what's going on in our lives, and maybe even being able to figure out our exact patterns. The miniaturization of electronics and the development of sophisticated software means what you could never imagine happening in the past will be a part of the near future. Meanwhile, did you know when you take a picture and post it on social media, it's very easy to track down the exact location of your phone? That's because many of the apps you download to your smartphone automatically turn your GPS on. The solution is to turn your GPS off, either via a command on your phone as a permanent fix or manually each time before you take a photo and are prompted about GPS.

9/12/13      9:38PM      6Min.

THE CLARK HOWARD SHOW: As we approach November sweeps, TV stations are going to be competing for eyeballs with the most promotable stories they can find. I'm telling you right now you can expect to see stories about hackers invading home security cameras! The FTC recently threw the book at a hacker who was accessing security web cams in people's homes. I had a meeting with my TV producers and they asked if they could have a hacker try to break into the home security system that I have at my home. "Sure," I said. It turns out the hacker could not do it – though I don't want to challenge any other hackers who may be out there! The cameras are getting cheaper and cheaper. DropCam is one of most expensive at \$149, but setup is easy and it's secure. If you have any reason to be concerned about security at your home, don't go into full freak-out mode when you see the TV stories in November. The video on our DropCam is so clear that you can clearly ID who might be trying to break into your home. And DropCam is not the only one with this high definition capability that you can monitor in real time from any computer or smartphone.

9/13/13      9:06PM      6Min.

THE CLARK HOWARD SHOW: A duo of scams have been blowing up the phones at Team Clark, my off-air consumer action center offering free advice 45 hours a week, and I want to be sure you know about them. Both scams have to do with the dangers of people misrepresenting themselves on the Internet. The first involves a person who called us up saying they were taken for \$200,000 in a bogus online relationship. It's a very sad tale and a very similar to a story I first reported on in 2011. The second call we're hearing a lot about supposedly involves Microsoft. Callers have told us that crooks are masquerading as Bill Gates' computer security engineers and making cold calls to convince people their computers are at risk for a security threat! I covered this one back in 2011 too. Some of this may be old to some of you, but judging by the calls we're receiving, a lot of people are still falling prey to these scams. Forewarned is forearmed.



## **CRIME / SAFTY / SCAMS:**

9/16/13      5:00PM      2Hrs.

THE ERICK ERICKSON SHOW: D.C. Mayor Vincent Gray said at least 13 people were killed in the Navy Yard rampage as D.C. Police Chief Cathy Lanier revealed one shooter was killed at the scene and authorities are looking for another man — after a third was cleared of involvement in the attack. He said there the motive was still unknown, and terrorism has not been ruled out. The FBI has identified the slain gunman as Aaron Alexis, a 34-year-old man from Texas.

9/17/13      5:00PM      2Hrs.

THE ERICK ERICKSON SHOW: A U.S. law enforcement official said Monday that gunman Aaron Alexis unleashed a barrage of bullets using an AR-15, a rifle and a semi-automatic handgun. Authorities believed the AR-15 was used for most of the shooting, the official said. However, federal law enforcement sources told CNN Tuesday that authorities have recovered three weapons from the scene of the mass shooting, including one -- a shotgun -- that investigators believe Alexis brought in to the compound. The other two weapons, which sources say were handguns, may have been taken from guards at the Navy complex. Regardless, the massacre pushed the AR-15 back into the gun-control debate.

9/18/13      10:00PM      2Hrs.

THE ADAM GOLDFEIN SHOW: After Aaron Alexis killed 13 people in Washington D.C., questions began to fly about his possible mental illness. Defense Secretary Hagel said that “red flags” were missed which resulted in Alexis having security clearance to get into the navy yard. Alexis had complained that he was being followed by three individuals who were using “some sort of microwave machine” to send vibrations through his hotel room ceiling, causing him insomnia. Earlier this year he sought treatment from the Department of Veteran’s Affairs for paranoia and other concerns. Some have asked not only how this man had security clearance, but how someone who was suspected to be mentally ill was able to pass a background check. In order to be prohibited from buying a gun, a person must be determined by a court to be “mentally unfit” or the person must be involuntarily committed to an institution. The purpose of this is to avoid discouraging people from seeking help. About 44.7 million adults, one fifth of the adult population, experienced mental illness in the previous year according to the Substance Abuse and Mental Health Services Administration. If all these people were barred from receiving firearms, it would severely discourage someone from seeking mental health treatment to avoid the label of mentally ill. Even now, out of about 10.4 million who suffer from serious mental illness, 4 million did not receive treatment at all. Often, due to emotional and highly publicized events such as this one, the threat of such mass shootings is often overblown. The truth is, the frequency and damage of these events has substantially declined in the past two decades. In reality, mass shootings in the U.S. peaked in 1929. Currently, the chance of being killed in a mass shooting is about the same as being struck by lightning. This raises the question of whether this is a problem that can be legislated away at all.

ISSUE & DESCRIPTIONDATETIMELENGTH

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HEALTH / ENVIRONMENTAL / RELIGIOUS:

7/2/13 10:00AM 30Min.

THE HERMAN CAIN SHOW: Erick Erickson fills in for Herman today. Now – Jesus will become politicized. NBC is picking up the Bible series. It will be called “AD: Beyond the Bible”. Erick thinks Jesus will be gay and Satan will be understood, Pontius Pilate will wear pink sneakers, Jesus won’t be lashed with a whip instead he will be given false lashes and be made to look fabulous.

7/3/13 9:00AM 30Min.

THE HERMAN CAIN SHOW: Herman explains the First Amendment – Freedom of Religion. The First Amendment means the government cannot dictate a religion upon the public. It does not mean freedom FROM religion.

7/11/13 9:07PM 9Min.

THE CLARK HOWARD SHOW: We've entered the era where medicine is going into full sci-fi mode in the quest for better diagnostic and treatment tools. The New York Times reports HQ Inc.'s CorTemp pill is just the latest at the cross-section of technology and medicine. It has a built-in battery and wirelessly transmits real-time body temperature. A couple of year ago, Phillips came out with an intelligent pill. The so-called "iPill" contained a microprocessor in it that could release medication at a specific spot in the GI tract. The goal was to eliminate the "chemo phenomenon," where you make a person's whole body sick just to target illness in one part of the body. The iPill contains a wireless transmitter that senses acidity and body temperature to determine where to pinpoint the medication. Some of its expected uses will be for colon cancer treatment and GI tract disorders -- if Phillips can convince the pharmaceutical companies to buy into the technology. The San Francisco Chronicle ran a simple explanation of the iPill a couple years ago. The real shocker so far is that the cost is \$1,000 per pill. Once it's in mass production, however, that price would come down to about \$10 per pill. Talk about the economy of scale!

7/14/13 5am 10:00

BUSINESS IN THE BLACK: Dr. John Ouderkirk, founder of Piedmont Health & Wellness of Atlanta, specializing in Infectious Disease talks about the recent outbreak of meningitis in LA and New York. Meningitis is a sporadic and uncommon of the blood and lining of the brain and the spinal cord. It can cause brain damage, hearing loss and death. Dr.Ouderkirk discusses how the disease is transferred through the mouth, nose and throat-large size droplets-it is not transmitted through sex. Vaccinations are recommended for everyone.

7/14/13 5AM 50:00

HEALTH TALK: Pesticide poison the lawn. It can affect pets. Mercury is a highly toxic poison. Mercury is in the fish we eat. GMO... genetically modified foods, corn... absorbed in plants. Natural products still have harmful chemicals in it. The younger generation is getting diseases earlier. Pesticide can affect the nervous system in our bodies. Avoid "anti" products. Chemicals are stored in fat cells. Our body is made up of bacteria. Cancers and other diseases are link to pesticides. The nervous system controls everything in our body. Avoid air freshener... artificial scents.

## **HEALTH / ENVIRONMENTAL / RELIGIOUS:**

7/22/13      1AM      10:00

**BUSINESS IN THE BLACK:** Dave Strickland, President of National Highway Safety Administration and Kate Carr, CEO of the Safe Kids Worldwide talks about how quickly leaving your child in a hot car can turn tragic. In the last month, 4 children have died in unattended cars due to heat stroke and 32 children died in 2012. Strickland gave great tips for parents such as placing your purse, briefcase or cell phone in the back seat so you won't forget the baby

7/21/13      5AM      50:00

**HEALTH TALK:** What You Know About Diet And Exercise is **WRONG!** Exercise should be 25% of your concern. 75% should be nutrition. Extreme cardio exercises are **NOT** the best for you. Little bursts of cardio for 30 seconds, rest for 90 seconds, and repeat 8 times. This results in higher levels of human growth hormone. Using this method, you can complete your exercises in 20 minutes. And the benefits are greater than an hour of exercise. No sugar after the work out. It shuts down the production of human growth hormone. **NO ENERGY DRINKS!** Water is what you need. Another myth is diet and exercise is equal in losing weight. It's not, **DIET** is the most important! You should divide everything you eat in to two types. Does it nourish your system, or not. If you don't get nourishment from it, don't eat it. Avoid the seven deadly food, alcohol, meat, dairy, sugar, coffee, and diet sodas.

7/25/13      9:00AM      3Hrs.

7/26/13      9:00AM      3Hrs.

**THE HERMAN CAIN SHOW:** Herman broadcasts from Children's Healthcare of Atlanta's AFLAC Cancer Center for the 13<sup>th</sup> annual WSB Care-A-Thon. This year with the help of the entire WSB team and all of our listeners, a little over \$1.5 Million was raised over the span of 37 hours to help fund research and financial assistance to aid the cancer & blood disorder center for children.

7/25/13      10:00PM      2Hrs.

**THE ADAM GOLDFEIN SHOW:** Every day, 36 children are diagnosed with cancer. One out of five of these children will die. The average age of diagnosis is six years old. How do you tell a six year old that they have a terrible disease with a high likelihood of taking their life? What can we do to help that child? Over the next two days, WSB radio will be holding their 13th annual Care-a-Thon in conjunction with Children's Healthcare of Atlanta and their Aflac Cancer & Blood Disorders Center.

## HEALTH / ENVIRONMENTAL / RELIGIOUS:

7/28-29/13      6am/12am      24:00

PERSPECTIVES: Dr. Stanley Cohen, Pediatric Gastroenterologist, Children's Health Care of Atlanta-Since economic drivers now supplement nutritional value when parents make feeding decisions, What to Feed Your Baby: Cost Conscious Nutrition for Your Infant presents vital information that will help parents provide optimal nutrition for their infants in a cost effective way. The author's clear explanations and thoughtful recommendations are often surprising, occasionally startling, sometimes controversial, and always useful. Common questions are carefully answered and supplemented with charts, figures, and summaries that highlight important points. The author's innovative, cost-sensitive methods can save both new and seasoned parents hundreds to thousands of dollars yearly and improve their families' nutrition at the same time. His recommendations, which have received national commendation from the American Academy of Pediatrics, serve as the basis for a better understanding of the complexities of infant formula, the benefits of breastfeeding, handling allergies, introducing solid foods, and other feeding decisions, while addressing cost-sensitivity and overall nutrition for newborns and infants. Using poignant patient narratives and a conversational voice, Dr. Stan Cohen offers parents a fuller picture of the broad spectrum of eating and feeding choices facing parents today.

7/28/13              5AM              50:00

HEALTH TALK: Top Health Stories of The Past Year! Grains can be dangerous. Grains can tear a hole in your gut. These holes allow gut contents to get in the blood system and cause many health problems. Whole grain bread is healthy- Another health myth. Genetically modified food is a top health story of the past year. The GMF's were supposed to be the answer to the world food shortage. GMF's contribute to many health problems. Vitamin D3 is vital to human function. Vitamin d3 is 87% more potent than vitamin d2. We are just beginning to understand the importance of vitamin d3. A great source is Lychins. The key to absorption is sunlight. Cancer research, certain foods increase your risk of getting cancer. Alcohol, meat, and sugar are major contributors to tumor growth. There are also certain foods that decrease your risk. Cabbages, brussel sprouts, flax seeds, herbs, all can decrease tumour growth. Gut flora is vital. Disease starts in your gut. It serves as a second brain. There are more nerve endings in the gut than anywhere else in the body. There is a new study that suggests unbalanced or damaged flora in mothers can be a driving force in the rise in Autism. More research to follow.

7/29/13              10:00PM          2Hrs.

THE ADAM GOLDFEIN SHOW: During an interview on a plane ride from Brazil, Pope Francis was discussing a few issues with reporters. He was being asked about an alleged "gay lobby" in the Vatican, rumors of which have been buzzing around Italy. Reports range from a group of gay priests who are friends and meet for lunch, to a lobby that is attempting to influence Vatican policy. The Pope was trying to distinguish between being gay, and being a lobby, indicated that the latter would be a real problem. Then he said something interesting. "Who am I to judge a gay person of goodwill who seeks the Lord?" Pope Francis said in Italian. "You can't marginalize these people." Currently, priests who have "deeply seated" homosexuality are barred from entering Seminary, even if they are chaste. While the Pope's comments do not reflect a change in official church policy, many think they indicate the Pope's openness to consider the issue of openly homosexual, chaste priests. Perhaps surprisingly, 71% of U.S.

## **HEALTH / ENVIRONMENTAL / RELIGIOUS:**

8/5/13      5AM      50:00

HEALTH TALK: Daily Habits that Pack on the Pounds-Foods not have pesticides and are not organic like foods we grew up on. We do things everyday to add pounds to our body. Chemicals we eat, pack on the pounds. There are more obese people than over-weight people. Cut fructose out of the diet. 90% of our nerves don't feel pain. Exercise is important and critical for weight loss. Stick to water... energy drinks and drinks that replenish are full of sugar. Hydration will increase or decrease your weight loss. Performance drinks make the body worse. High Fructose corn syrup is corrupting our weight. Don't eat 3 hours before you go to bed. Drink water as soon as you wake up. Give the body enough time to burn fat over night. 12 hours on fat burning over night. Snacks before and after a workout, eat whole foods, organic foods or raw foods. Use organic apple cider vinegar for a salad dressing. Eat low fructose fruits. Fruits, vegetables, nuts and seeds are great for the body and are good habits. Avoid sugars and artificial sweeteners. Diet sodas increase your cravings.

8/6/13      1AM      10:00

BUSINESS IN THE BLACK: Dr. Elliott Vichinsky, Director of Hematology/Oncology at Children's Hospital & Research Center Oakland, CA talks about Sickie Cell Disease which not only affects individuals of African descent but is prevalent throughout the Mediterranean, Middle East, India, the Caribbean and South and Central America. There are approx. 2.5 million people with Sickie Cell trait. While there is no cure, current treatments manage the complications.

8/6/13      10:00PM      2Hrs.

THE ADAM GOLDFEIN SHOW: The trial of the accused Fort Hood shooter, Maj. Nidal Hasan, began on Tuesday. Hasan, who is representing himself, opened with "the evidence will clearly show I am the shooter." Before the trial Hasan wanted to use a defense of others defense, but a judge ruled that invalid. Hasan's psyche seems to revolve around a concept that he was acting in defense of Islam. He previously said that the U.S. is waging a war on Islam. Is this true? President Obama has unequivocally said no. Before the U.N. he said, "The United States is not and will never be at war with Islam." Whether this is true or not, many around the globe certainly perceive the conflict between the U.S. and Islam. All wars have a tendency to adopt religious overtones, and many throughout history have used scripture as a weapon to recruit soldiers. Where does this leave the millions of Muslim Americans who strongly reject Mr. Hasan's perception? A 2011 Pew Research study found that only 5% of Muslim Americans hold a favorable view of al Qaeda. A full 70% hold a very unfavorable view and 11% hold a somewhat unfavorable view. Additionally, 86% believe that suicide bombings are rarely or never justified. The truth is that about 0.6% of the U.S. population is Muslim. There are actually more Muslims in America than Episcopalians. They are by and large living peacefully with other Americans. In this environment, it is often difficult to be a Muslim in America. A full 28% of Muslim Americans report that people have acted suspicious of them in the past year, and 22% report being called offensive names. Despite this, 66% of Muslim Americans say the quality of life for a Muslim in America is better than in most Muslim countries. Perhaps this contains a large clue as to why Muslims continue to seek out the "land of opportunity."

## **HEALTH / ENVIRONMENTAL / RELIGIOUS:**

8/8/13                      9:30AM                      15Min.

THE HERMAN CAIN SHOW: Colorado Christian University on Wednesday re-issued its lawsuit over the "contraception mandate" tied to the federal health care law, becoming the first religious nonprofit to revamp its civil complaint after the Obama administration finalized an "accommodation" in late June designed to assuage concerns among religious institutions, according to the Becket Fund for Religious Liberty. CCU is among dozens of religious nonprofits and for-profit entities that have sued over the mandate on religious grounds.

8/13/13                      8:05PM                      7Min.

THE CLARK HOWARD SHOW: As a parent, it's hard to know when something that could be fun for a kid becomes too much of a good thing and morphs into a bad thing. But as a child, or even as an adult, you can become obsessed with video games. At what point is it harmless fun and at what point does it become a real problem? The Journal of Pediatrics reported on a study done over the course of 2 years with kids of all different age levels that monitored their gaming habits and how those habits affected their behavior. Researchers found there is a threshold of video game playing beyond which a kid or young adult can cause themselves real serious psychological harm. The harm can go all the way to depression and addiction. In fact, the language the journal uses is that a kid can become a "compulsive gamer," kind of the equivalent of being an addicted or compulsive gambler. So what level of gaming is acceptable? The maximum healthy level of play time that's advisable is about 2 hours a day, no more than 2 and a half a day. That's the point at which kids are not as likely to get into a bad cycle. As a parent, you need to pay attention to this stuff. Of course, every kid is different and I'm giving you the most general guidelines; you need to know your own child. But it's a good question: Is more than 2 hours a day of video game play a good and productive thing (not to mention a happy thing) for your kids? I think the answer would be no.

8/14/13                      5:00PM                      30Min.

THE ERICK ERICKSON SHOW: A dying teen initially told he wouldn't get a new heart has learned he's not only on the transplant list, but he's at the top of it. Anthony Stokes' mother, Melencia Hamilton, told Channel 2's Tom Jones she is relieved and her heartache is gone now that her son is getting a new heart. That change of heart has given Hamilton's 15-year-old son, Anthony, a chance at a new heart. Anthony's supporters initially said they were told by a transplant committee the teen would not be placed on the transplant list because of his truancy issues and his juvenile record.

**ISSUE & DESCRIPTION****DATE****TIME****LENGTH**

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**HEALTH / ENVIRONMENTAL / RELIGIOUS:**

8/18/13

5am

50:00

HEALTH TALK: New Medical Protocols-New guidelines call for physicians to pull back on prescribing drugs. Many antibiotics and pain killers are over-prescribed. Depression, a recent study with anti-depressants, they were linked with autism in children. There is an over-prescription of anti-depressants in children. Long term use has major side effects. A natural remedy is in nutrition. Also, the digestive system has to be functioning properly. Inflammatory reactions, when inflammation is left un-checked, it is linked to many health problems. If you are constantly on anti-inflammatories, you are not getting to the cause of the inflammation. Drugs never address the cause.

8/19/13

1am

10:00

BUSINESS IN THE BLACK: Kate Carr, CEO of Safe Kids Worldwide talks about the high incidence of children swallowing button batteries in the home. When a child swallows the coin-sized lithium batteries, their saliva triggers the electrical current and can burn their esophagus in as little as two hours. Kids under 4 years are at greater risk, so parents should put the batteries and devices out of sight.

8/21/13

8:05PM

6Min.

THE CLARK HOWARD SHOW: If you or a loved one is on Medicare, it can be a real task trying to figure out which plan offers the cheapest prescription costs. The cost of the plan you choose varies based on the medications you need. But how can you determine which plan is best for your individual situation? You can spend hours going around in circles on the official Medicare site trying to do that simple task. That's why I want to tell you about a new nonprofit site called MedicareDrugSavings.org. This site is a labor of love started by an Atlanta-based internist named Dr. Cohen. He grew frustrated when he saw his patients struggle with medication costs and that was the start of MedicareDrugSavings.org. The site has a helpful YouTube video you can watch to get started. The video walks you through the process of saving money, step by step. While the website isn't anything fancy to look at, all the information is conveyed in simple English!

8/26/13

5am

50:00

HEALTH TALK: New Medical Protocols Part II-Cholesterol is treated with statin drugs. A new study indicates that statin drugs have many side effects. Statin drugs also block the production of CoQ 10. This leads to muscle weakness. Statin drugs affect the liver. Exercise is helpful when dealing with inflammation. Changes in diet will help instantly with inflammation. A plant based diet of fruits, veggies, nuts, and seeds is the best choice. A recent study on Aspirin, found no benefit at all for prevention of heart attack. Constant use of aspirin can lead to upper GI bleeding. Also, it can lead to hearing loss. Antibiotics should only be prescribed for serious infections. They should not be prescribed for minor things like ear or sinus infections.

## HEALTH / ENVIRONMENTAL / RELIGIOUS:

8/28/13 9:36PM 6Min.

THE CLARK HOWARD SHOW: Our physical condition has a direct effect on our nation's fiscal health. As our population has gained weight, that has increased what we pay for medical in the country. The weight of our kids has been a ticking time bomb issue. Yet the number of overweight preschoolers has declined in almost half the nation's states over a 3-year period, according to the latest stats. Parents are becoming more aware of what they feed their kids. Fast food restaurants in turn have changed the mix of what they offer in kids' meals. As parent, I ignored this responsibility for a long time. My son is a picky eater. Sometimes he's in the mood to eat, and other times he's not. When he does get hungry, he wants garbage food. So when he wants a snack between meals we make sure it's a piece of fruit. We're really lucky because he loves broccoli. But as parents, we all need to be more conscious. That can mean something as simple as water instead of a sports drinks after team practice or a game. I'm seeing more and more reduced calorie sports drinks. Costco has a Kirkland Signature one that's about 40 calories a bottle. As a nation, it looks like we've turned the corner on childhood obesity. So what about you, your kid, and your household?

8/29/13 8:08PM 7Min.

THE CLARK HOWARD SHOW: There's a shift happening at big employers that could reduce what you pay for healthcare as an employee...if you're willing to trade your privacy. The Wall Street Journal reports about 40% of large employers now have on-site health facilities for use by their employees. Here's the backstory: As employers get larger, they provide health care that's not actually health insurance. It may seem like you're enrolled with an insurer, but it's really your company paying the bill. In fact, it's not uncommon to have your claims processed by a big nationally known insurer. But behind the scenes, it's your employer subsidizing your health care. So when people run off to an ER, the employer pays big bucks. That's spurred the growth of these on-site clinics and even some off-site offices where you can go for free. What's in it for you? In theory, you have medical care that's convenient and quick. What's in it for your employer? They lower their costs and can better manage chronic illnesses that their employees may have like diabetes, for example. You hopefully end up healthier and your employer saves money. The downside, of course, is the invasion of privacy. The employer knows all about what's going on with your health. For some people, that's a bridge too far.

9/2/13 5am 50:00

HEALTH TALK: Freaky Food Facts Part 1-Give up the foods around 5pm-6pm and detox the body and not eat again until the morning. The nervous system controls everything. Make your own foods. Fresh fruits are great. Can foods are ok if organic. Save time and save money by learning to cook. Eating right helps change the diet. Stop eating all gluten for 10 days. Then try eating pizza. See how you feel. Cattle is pumped full of growth hormones that are stored in the animals fat cells.



## HEALTH / ENVIRONMENTAL / RELIGIOUS:

9/6/13 8:05PM 7Min.

THE CLARK HOWARD SHOW: If you're skittish about seeing a doctor, there's a new self-serve technology that could give you an early warning sign of danger and possibly save your life. I read in The Minneapolis Star Tribune about these devices being installed in retail stores like Sam's Club and Walmarts. The newspaper reports there are 3,000 of these machines across the country. Solo Health is one particular brand out there and their device gives you a mini-physical. It checks vision, assesses your risk of heart disease, and takes you through a health and wellness questionnaire. Of course, there's no substitute for going to a real life medical practitioner! But this can be a real lifesaver for guys in particular, because all too often they put their health on ignore and end up dying from silent killers more so than women. If you're the girlfriend or wife of some guy who always ignores his health, sit him down at one of these machines! This is way past just taking blood pressure. Again, it's not a substitute for real care, but if you get a warning message, go directly to see a real medical practitioner and find out what's going on. It could save your life.

9/9/13 5AM 50:00

HEALTH TALK: Freaky Food Facts Part 2-Give up the foods around 5pm-6pm and detox the body and not eat again until the morning. The nervous system controls everything. Make your own foods. Fresh fruits are great. Can foods are ok if organic. Save time and save money by learning to cook. Eating right helps change the diet. Stop eating all gluten for 10 days. Then try eating pizza. See how you feel. Cattle is pumped full of growth hormones that are stored in the animals fat cells. Food dyes studies show they can contain cancerous chemicals that can affect us. Get frozen foods and vegetable. There are a lot of foods we can't avoid that affect us. Most super market meats are filled with antibiotics.

9/11/13 9:37PM 9Min.

THE CLARK HOWARD SHOW: As we ramp up for Obamacare in 2014, more retirees are being offloaded to health exchanges by their prior employers. Even though this comes ahead of full implementation of the Affordable Care Act, this move actually has nothing to do with Obamacare! IBM kicked off this trend and now Time Warner has gotten on board, according to The Wall Street Journal. They're giving retirees the equivalent of a voucher and telling them to shop for health coverage on a private health exchange, much like active workers will be able to do in the coming months. This concept of buying health care, either on an Obamacare-style state-sponsored health exchange, or with employers doing private exchanges, is in many ways a very good idea for employers to control cost. And it helps individuals figure out what you're actually buying and what it will cost you. But make no mistake about it, IBM and Time Warner are doing this as something that's good for them to control their costs, first and foremost. If that sounds too cold and calculating, consider this: There is no requirement that any corporation provide health care to its retirees. That's entirely optional and companies like IBM and Time Warner are choosing to do it. They just want to control how much it costs them, which sounds reasonable to me. In a similar way, we're seeing a lot of employers giving you a set amount of money during open enrollment this fall and telling you to pick and choose among a variety of health plans. It's like the Obamacare idea of health exchanges, but it's actually unrelated to Obamacare as well. Employers are just trying to cap how much they pay by giving you an equivalent of a voucher and an array of shopping choices.

## HEALTH / ENVIRONMENTAL / RELIGIOUS:

9/12/13      10:00PM      2Hrs.

THE ADAM GOLDFEIN SHOW: Childhood obesity in the United States is at 17%, triple the 5% it was in 1980. Furthermore, only 20% of young people eat the recommended servings of fruits and vegetables. Georgia, with 21.3% of children obese, is ranked the second worst state for childhood obesity, including Washington D.C. One third of children 10 to 17 in Georgia are overweight. The good news is that childhood obesity rates are beginning to fall in some states, including Georgia. The progress is small, however. This problem needs to be addressed immediately, because overweight adolescents have a 70% chance of becoming overweight or obese adults. The ultimate responsibility lies within the hands of the parents. It is crucial that parents talk to their children about their weight and health instead of simply ignoring it. Children's Healthcare of Atlanta provides several resources to help guide parents through this difficult subject. They suggest avoiding words like fat, chubby and big-boned. Instead, parents should focus on healthy habits, family participation, activities, simple goals and progress. Remember that weight loss is a result of healthy living habits, so the positive behavior needs to be emphasized instead of the problem of weight. Discussing health with children should not be reserved for kids with weight problems. Healthy children need to be given the resources to maintain a healthy life as they grow into independence. Additionally, parents have difficulty recognizing their children as overweight. Research by Children's Healthcare of Atlanta found that two thirds of parents classified their overweight children as normal.

9/16/13      5AM      50:00

HEALTH TALK: Foods We Should Never Eat- Avoid all processed meats, deli meats... they are not good for us. They increase our chances of cancer. Trans fats leads to other bad fats. Manmade fats are unsafe. Organic butter is ok but you or you can use extra virgin olive oil. Microwave popcorn has chemicals that can contaminate our body. They increase the odds for infertility. Non organic vegetables have to be thoroughly washed. Salts are not all bad.

9/18/13      8:06PM      1Hr.

THE CLARK HOWARD SHOW: Scott Slade joined Clark for a special presentation on Obamacare 101. I know whenever I talk about the Patient Protection and Affordable Care Act (aka Obamacare), it is a political fault line in the country. Even though I have views that differ from the law of the land, it is my duty and responsibility to explain how it works and how you would actually buy health coverage under the law. Let me preface this by saying that I am not a cheerleader or apologist for the new health care law. My goal is simply to explain how it works and how you as an individual or small business will purchase health insurance. To that end, I will stay out of the political fray and act as a referee—clarifying the rules as they unfold and explaining how they apply to you and your situation.

## HEALTH / ENVIRONMENTAL / RELIGIOUS:

9/20/13      10:00PM      2Hrs.

THE ADAM GOLDFEIN SHOW: After the recent release of an in-depth interview with Pope Francis, many in the public and media have zeroed in on a few key statements. "We cannot insist only on issues related to abortion, gay marriage, and the use of contraceptive methods," Francis said. In another part, he related a story where "A person once asked me, in a provocative manner, if I approved of homosexuality. I replied with another question: 'Tell me: when God looks at a gay person, does he endorse the existence of this person with love, or reject and condemn this person?'" It is important to note that nowhere in the interview did Francis suggest any change in the dogma or teachings of the church. Instead, these statements were part of a broader message on the calling of the Church. "The church sometimes has locked itself up in small things, in small-minded rules. The most important thing is the first proclamation: Jesus Christ has saved you," Pope Francis said. Pope Francis likened the church to a field hospital after a battle, treating the wounded. "It is useless to ask a seriously injured person if he has high cholesterol and about the level of his blood sugars! You have to heal his wounds." The real core element that Pope Francis was trying to bring out in the interview was the nature of a living God. "God is real. He manifests himself today. God is everywhere," he said. He went on to outline his theological and philosophical views on how to seek God in everything. He explained that God is revealed through the narrative of history instead of a list of "abstract truths". The concrete God should be sought in the present. "If the Christian is a restorationist, a legalists, if he wants everything clear and safe, then he will find nothing," he said.

9/20/13      5AM      50:00

HEALTH TALK: Blood Pressure Part 1-Snoring and sleep apnea can contribute to heart disease. Stomach can push up into the diaphragm. Migraines can also be a sign of heart problems. Number one cause of headaches is pain in the back and artificial sweeteners. Don't eat out of plastics or drink. Marital stress may increase chances of heart disease. Chemical stress can cause you to eat the worse foods. Throw out the bad foods. Physical stress and pains are warning signs that something is wrong. Stroke is the number 1 cause of long term disability. Things you can do to prevent heart disease... walk! Stay active and exercise the body. Egg yokes have nothing to do with raising cholesterol. Fiber is important in heart disease preventions. Shoot for 32 grams of fiber a day. Avoid process meats, it can increase the chances of stroke.

9/23/13      5AM      50:00

HEART TALK: Blood Pressure, Heart Disease, Stroke-The doctors say it's normal to have high blood pressure at an old age. BPA is found in plastics and alter your hormone levels. We are all at risk. Don't heat plastic in the microwave. You should not use the microwave unless using glass containers. Use essential oils instead of perfumes. Use a spray bottle, rubbing alcohol, water and tea tree oil as a replacement. Have a normal functional nervous system and digestive system. Alcohols, sugars and acids irritates the heart and blood pressure. Water is key the keeping the body hydrated. Thyroids increase the blood pressure in children. Omega 3 fatty acids may increase the chances of heart disease. Dairy products and gluten can irritate the bowels. The higher the mercury level in fish the worse the chances are increased for heart disease. We are all exposed to mercury due to car exhaust. Clogged arteries can affect sexual malfunctions.

## **HEALTH / ENVIRONMENTAL / RELIGIOUS:**

9/23/13 5:00PM 1Hr.

THE ERICK ERICKSON SHOW: A group of 50 international scientists released a comprehensive new report on the science of climate change that concluded that evidence now leans against global warming resulting from human-related greenhouse gas emissions. The report, which cites thousands of peer-reviewed articles the United Nations-sponsored panel on climate change ignored, also found that "no empirical evidence exists to substantiate the claim that 2°C of warming presents a threat to planetary ecologies or environments" and no convincing case can be made that "a warming will be more economically costly than an equivalent cooling."

9/26/13 8:35PM 8Min.

THE CLARK HOWARD SHOW: If you work for a big company and get your health insurance through them, there's not much either good or bad for you in this new law. Things pretty much stay the same for you. You can keep your current insurance and you will buy it as you always have. If you're a low-income earner, however, there's a lot of benefit for you. And those who earn high incomes face a lot of hazard thanks to higher taxes. The great unknown, of course, is what will happen to premiums over time. Without a doubt, we will all be impacted by higher health care prices down the road if and when they should materialize. In the meantime, TurboTax has a very easy health care calculator that explains how you'll be impacted right now. The reality is there is no monolith here where it's like, "The sky is falling and no one will be able to afford health care!" Nor is there any panacea here where health care will become the easiest and most affordable thing to buy. The future of health care is a mixed message and one that requires continuing clarification.

9/26/13 9:37PM 8Min.

THE CLARK HOWARD SHOW: Individuals earning between \$15,302 and \$46,021 can qualify for a discount, as can families earning between \$31,155 and \$93,700. Subsidies are available up to 400% of the poverty line for individuals and families on a sliding scale based on income. Kaiser Family Foundation has a calculator where you can see if you will be eligible for health care subsidies based on family size, age, etc. What happens if I choose to go without health coverage? The penalties for not having health coverage in 2014 will be \$95 or 1% of a person's income, whichever is greater. By 2016, the penalty rises to \$695 per person or 2.5% of income. For families, the tax will be \$285 in 2014. By 2016, that family penalty will rise to \$2,085 or 2.5% of income. The penalty will be collected by the IRS from your tax return. Penalties only apply if you are not covered through work and you do not buy a policy on your own; if you have Medicare, Medicaid, or any other government-affiliated health service; and if you would have to spend more than 8% of your household income to get coverage.

9/27/13 9:35PM 5Min.

THE CLARK HOWARD SHOW: Trying to kicking the smoking habit? You might want to skip the nicotine patch and try e-cigarettes. A study from New Zealand published in Lancet, a leading medical journal, finds that e-cigarettes are 50% more effective than the patch when you're looking to quit smoking. That corroborates evidence I reported just weeks ago from the PLOS (Public Library of Science) that found people given e-cigarettes over a 2-year period were able to kick the traditional cigarette habit at a pretty decent rate. In the PLOS study, three quarters of people who quit with e-cigarettes not only weren't smoking, they weren't using the e-cigarettes at all! And if they did have an e-cigarette, they didn't relapse to traditional cigarettes. The truth is smoking is addictive and hard to give up. Both the Lancet study and the PLOS study shows e-cigarettes may offer one possible way to get the job done. For those who don't know, e-cigarettes are really just nicotine delivery systems. There's liquid nicotine in them that is vaporized by a heating element when you turn the e-cigarette on.

ISSUE & DESCRIPTIONDATETIMELENGTH

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TECHNOLOGY / ARTS & ENTERTAINMENT:

7/2/13

5:00PM

1Hr.

THE ERICK ERICKSON SHOW: Mark Arum fills in for Erick this evening. The Atlanta City Council voted to approve a request to construct a Ferris wheel that would soar 20 stories over downtown Atlanta. The massive 180-foot Ferris wheel sitting in Pensacola right now will soon call Centennial Olympic Park its new neighbor. SkyView Atlanta, a private development company, said the Ferris wheel should be built by mid-June. Skyview Atlanta spokesman Jason Evans says the partners, Todd Schneider and Al Mers, plan to set it up next to The Tabernacle, a century-old former church building now used as a concert hall. SkyView would not disclose how much the attraction will cost, but Evans promised the project would not cost taxpayers one cent. Skyview will be next to the Tabernacle. Some are cautious about the cost of riding. What do people want to see in Atlanta?

7/15/13

1AM

10:00

BUSINESS IN THE BLACK: Audrey Thomas, CEO of Kingdomwood, an organization for Christian filmmakers talks about the upcoming Kingdomwood Conference. Thomas talks about the theme for this year "Making Films of Faith" where they are offering church A/V ministries free training on how to make short movies and the winner will be featured in Oct. at the annual festival.

7/14-15/13

6am/12am

25:00

PERSPECTIVES: Wendy Williams, TV Host, Author-Go ahead . . . ask her anything. Over the radio and now on her popular TV talk show, Wendy Williams has always been approached for her blunt, in-your-face words of advice. "Ask Wendy" has become more than just a fan-favorite TV segment; it's her calling card. Wendy has helped her viewers cope with everything from backstabbing girlfriends and deadbeat boyfriends to crazy mothers-in-law and jealous coworkers. Fans trust Wendy, even when her advice is tough to hear. She's earned her reputation as "the friend in your head." On TV Wendy only has a few minutes to respond to each audience member, but in Ask Wendy she goes deeper, answering questions sourced from viewers across the country. No question is off-limits and no situation is too outrageous for her to take on.

7/29/13

1AM

12:00

BUSINESS IN THE BLACK: Playwright, producer, author Pearl Cleage talks about the Collision Project which gives high school juniors and seniors interested in performing arts the opportunity to write and produce a play based on a period, idea or event in history. This year, the students are partnering with the National Civil War Project and will perform their free creation on July 12 & 13th at the Alliance Theatre.

8/4-5/13

6am-12am

24:00

PERSPECTIVES: Beverly Nicholson-Doty, Tourism Commissioner US Virgin Islands-It is early September – still plenty of time to make plans for a summer vacation – or simply an anytime getaway. Wonder if you've visited or considered visiting the US Virgin Islands. Here to answer many of our questions about this hidden American gem is Beverly Nicholson Doty the Commissioner of the US Virgin Islands Department of Tourism.

## **TECHNOLOGY / ARTS & ENTERTAINMENT**

8/13/13      1AM      10:00

**BUSINESS IN THE BLACK:** 15 year old, Shay'Na Fields, teen representative for Higher Family Achievement about Fairy tales, Fashion and Philanthropy Fashion Show and Awards Ball at the Georgia Tech Student Center. The organization helps families with educational needs and offers workshops for the parents.

8/18-19/13      6am-12amAM      25:00

**PERSPECTIVES:** Ventriloquist Willie Brown and Friends – Uncle Rufus and Woody-Comedian/ventriloquist Willie Brown is bringing his hilarious brand of clean comedy to television with the upcoming reality television comedy special “Willie Brown & Friends Gospel Comedy Live”. The TV special will tape its first episodes during performances on Friday, September 6<sup>th</sup> and October 11<sup>th</sup> at the Comedy Clinic Studio in Atlanta, GA. Widely known for his appearances on BET’s Comicview, HBO, Showtime Network’s “Barbershop” Series and “The Rickey Smiley Show,” Brown is one of the most sought after Christian comedians in America. Willie and his wife Sherry Brown own The Clean Comedy Clinic Inc. [www.cleancomedyclinic.com](http://www.cleancomedyclinic.com), a booking agency for gospel comedians all around the world. They also run the Youth Vision Builders Inc. nonprofit that provides mentor program for children ages eight to eighteen throughout the southwest metro-Atlanta area. A portion of the proceeds from the shows will go to support Youth Vision Builders Inc.

8/19/13      1AM      14:00

**BUSINESS IN THE BLACK:** Vicki Yohe, gospel recording artist, known for her blue eyed soul talks about her career, weight loss and motherhood. Vicki grew up in the black church with parents who were ministers and musicians and learned to sing listening to gospel music as child. Her new CD is due to release in August.

9/9/13      1AM      10:00

**BUSINESS IN THE BLACK:** Bob Rathbun,, SEC Color Analyst, The voice of the Atlanta Hawks and Hall of Fame Announcer talks about the Atlanta Touchdown Club celebrating 75 years and the College Football Hall of Fame moving from Indiana to Atlanta-it will be completed and opening next year in the Centennial Park area. For info TouchdownclubofAtlanta.com

9/9/13      1AM      10:00

**BUSINESS IN THE BLACK:** Marc Staggers, recording artist & R&B singer talks about the Soul & Jazz for the Cure Benefit Concert coming to Atlanta featuring a salute to Luther Vandross, Michael Jackson, Phyllis Hyman and Whitney Houston. Part of the proceeds will benefit Komen Atlanta(Breast cancer). For info Centerstage-Atlanta.com

9/15-16/13      6am-12am      24:00

**PERSPECTIVES:** Tedra Cheatham, Executive Director, Georgia Clean Air Campaign-During Georgia Telework Week August 19-23, The Clean Air Campaign, Georgia Commute Options partners and Governor Nathan Deal are teaming up to educate employers about the continued growth of telework and its role as a workplace strategy. During Georgia Telework Week, The Clean Air Campaign is hosting two free Telework Summit events to provide new ideas and guidance for employers looking to implement a formal telework program, tune up their existing program or expand on the success of their current efforts. There will be seminars in Gwinnett County and the Perimeter area, featuring presentations from AT&T Mobility, Assurant, Chico’s, Georgia 811 and other local employers discussing their successful approaches to telework. Those interested in attending can sign up at [GACommuteOptions.com/Telework](http://GACommuteOptions.com/Telework).

## **TECHNOLOGY / ARTS & ENTERTAINMENT**

9/22-23/13      6am/12am      25:00

PERSPECTIVES: Lee Daniels, Director and Wil Haygood, Writer – Lee Daniels' *The Butler*-The Butler is a 2013 American historical fiction drama film directed by Lee Daniels, written by Danny Strong, and featuring an ensemble cast. Loosely inspired by the real-life of Eugene Allen, who was profiled in the Washington Post in 2008 – "A Butler Well Served by this Election," the film stars Forest Whitaker as Cecil Gaines, an African-American who eyewitnesses notable events of the 20th century during his 34-year tenure serving as a White House butler. It was the last film produced by Laura Ziskin, [who died in 2011. The film was theatrically released by The Weinstein Company on August 16, 2013, to mostly positive reviews and was a box office hit, grossing over \$110 million in the United States against a budget of \$30 million.

9/22-23/13      6am/12am      25:00

PERSPECTIVES: Writer/director Noel Calloway and Actor Robbie Tate Brickle "*Life, Love, Soul*"-Calloway knows all about life's hard knocks. Born and raised in Harlem with an absentee father, Calloway found himself in foster care when both parents were incarcerated. Despite a difficult childhood, Calloway flipped the script against the odds, and today is a successful filmmaker. He uses real-life experiences to tell the story of a fatherless son in his debut film, "*Life, Love, Soul*." Through Calloway's camera lens, he tackles the father factor of a fatherless son that especially plagues the African American community. The award-winning indie tells the story of a young man estranged from his father and forced to re-connect when tragedy strikes home. As the emotional tale unfolds, "*Life, Love, Soul*" tugs at feelings of abandonment, resentment, and loss in a story of a son left behind. "*Life, Love, Soul*" is a tragedy-to-triumph story of a young man who loses everything, but rebounds to become the man everyone in his life can be proud of. On August 8, "*Life, Love, Soul*" was selected as the opening film for the first annual Fatherhood Image Film Festival in New York.

9/24/13      8:35PM      7Min.

THE CLARK HOWARD SHOW: California is eyeing an eraser statute that would allow kids to erase embarrassing social media posts upon becoming an adult. What we've heard again and again is that kids have a college application declined because of their social media reputation. Or your social media imprint essentially blacklists you with employers -- even if you're an otherwise qualified candidate. So California is considering giving its teens and pre-teens the ability when they reach adulthood to go back and "erase" digital history from their childhood years. Facebook and Twitter have already put these mechanisms into place to comply with the bill when it's likely passed into law. Yet note this well. If something goes viral, you can't put that genie back in the bottle. It's only for the stuff that's confined to your own social media outlets that you participate in. Ultimately, the California statute is one thing. But what's more important is what you do in your own home in setting out rules as a parent with your kids. It's going to take not just one, but multiple conversations with them to explain your point. In the meantime, be sure to follow your kids' social media accounts from your own. It is a privilege for you to allow them to do things on the web. So they should know that the deal is you're watching them.

## **TECHNOLOGY / ARTS & ENTERTAINMENT**

9/29-30/13

6/12am

25:00

PERSPECTIVES: Tony and Grammy Award winning Artist – Jennifer Holliday- Jennifer Holiday is a woman who has been proclaimed by both critics and the fans as one of Broadway's greatest legends. Her show-stopping, heart-wrenching performance of the torch ballad "And I'm Telling You, I'm Not Going" in the smash hit Broadway musical Dreamgirls made her a household name and introduced her big soulful voice to the world. Her portrayal of Effie White, a role which she co-created, not only brought theatergoers to their feet for 8 performances a week, but also won her the Tony Award for Best Actress in a Musical and her first Grammy Award for Best R&B Female Vocalist. Ms. Holliday makes her home her in Atlanta, and tonight – you have the chance to see her at Broadway in the Garden – a benefit concert under the tent on the great lawn at the Atlanta Botanical Gardens at 6:30.

9/30/13

1AM

10:00

BUSINESS IN THE BLACK: Dr. Charles Gerba better known as Dr. Germ is an environmental microbiologist and professor at the University of Arizona joins us to talk about the indoor air quality as fall approaches. Dr. Germ says that since most home are now constructed airtight, the inside of the house can expose us to 100 times more air pollutants and contaminants than the outdoors.



**ISSUE & DESCRIPTION****DATE****TIME****LENGTH**

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**FAMILY / SELF-HELP / RELATIONSHIP:**

7/3/13

9:08PM

8Min.

THE CLARK HOWARD SHOW: Long term care insurance is a smart decision for many people. It helps pay for long-term nursing home care or for health care assistance in your home when you get older. But far too few people choose to buy it. Here are some guidelines to follow if you are thinking of buying LTC insurance: 1) You only want to consider companies that have been rated "A++" (by A.M. Best), which means they are of the highest financial strength. It also means that they won't jack up the rates after a few years and they will cover you for either in-home care or nursing home care. 2) The prime age to buy is late 50s to early 60s. So if you have aging parents, talk to them about it. 3) You should not buy LTC insurance if you are very wealthy or don't have a lot of assets. 4) Shopping for LTC insurance may be simplified by contacting an independent agent who can shop quotes from a variety of companies for you. Companies like AALTCI.org, LTCTree.com, and PrepSmart.com are all good starting points. 5) I used to say look for at LTC policy with a lifetime benefit. But that's become cost prohibitive. Now I say look for a 5-year benefit with a 6-month waiting period upfront.

7/26/13

10:00PM

2Hrs.

THE ADAM GOLDFEIN SHOW: Anthony Weiner is at it again. Again he is running for office, and again he is involved in a sexting scandal. What might be different this time is now his wife, Huma Abedin, has publicly stood by him. She says she loves and forgives Weiner, despite the second sexting scandal. Her decision is a deeply personal one, although it may also have political implications. It does raise the question though, when do you stand by your man, and when is enough enough? There are many examples of public figures caught in instances of infidelity. The aftermath can go two ways: it can end in divorce as it did with Mark Sanford, or it can end with reconciliation as it did for the Beckhams. There are many considerations, ranging from career aspirations, to children, to the marital vow of for better or worse. On the other hand, breaking the fundamental trust and contract of marriage is a very difficult event to overcome. Perhaps surprisingly, only 17% of divorces have infidelity as their origin. After an affair has been discovered, a full 31% of marriages survive. While infidelity more often than not leads to divorce, it is not necessarily a death blow to a marriage.

8/8/13

10:00PM

2Hrs.

THE ADAM GOLDFEIN SHOW: With a middle income family spending between \$12,290 and \$14,320 a year on a child according to the U.S.D.A., many young couples are putting off having children or choosing not to have them altogether. This is reflected in a declining birth rate in the U.S., now at 1.89 births per woman which marks the lowest in American history. Simultaneously, the birth rate of women over 40 is increasing, indicating that people are putting off having children, often until it is too late. About 19% of women remain childless between the ages of 40 and 44, and only half of them are childfree by choice. The tendency for people to put off having children is paralleled by a trend in putting off marriage. About 80% of unmarried women are childless and 81% of them plan on having a child someday. In 2008, the percentage of American women who did not have children by their early to mid-40s was double that of 1976.

## **FAMILY / SELF-HELP / RELATIONSHIP**

8/12/13      10:00PM      2Hrs.

THE ADAM GOLDFEIN SHOW: Being ugly carries with it some serious disadvantages. Physically attractive people can expect to make an average of 10%-15% more money over the course of their lives. They are less likely to be convicted of crimes and are given shorter sentences. Physically attractive political candidates receive about 2.5 times as many votes. All of this stems from the “halo effect”: we automatically attribute positive characteristics to physical beauty. This fact has led beauty into somewhat of a competitive sport. The trend is best illustrated in the teenage population. The number of children getting cosmetic surgery has gone up 30% in the past decade. Rhinoplasty (a procedure to alter the nose) accounts for 50% of all teen plastic surgeries. It is no wonder that teens feel pressured to take drastic steps in changing their appearance when 31% have at least one body part on which they would like to get surgery. A full 65% are afraid of gaining weight, 44% skip meals as a tactic to reduce or maintain weight, and 20% say they are “rarely” or “never” happy with their body image, according to the teen body image survey. What is particularly troubling is how frequently self-body image fails to line up with how others perceive us. Take the concept of the ideal female body. The average body mass index (BMI) of fashion models is only 17.1, and they are on average 5’10”. That means they are taller than 99% of all women and rail thin. Many girls and women are basing their concept of ideal on these images. Playboy models, however, have more average features. The women men are paying to see naked are on average 5’6” and weighs 115 pounds, giving them a BMI of 18.5. Before 1980 (and the current obesity epidemic), almost 2/3 of American women in their late teens had a BMI below 20, meaning that men’s real concept of beauty is much more achievable than people think.

8/13/13      5:00PM      30Min.

THE ERICK ERICKSON SHOW: Couples looking to start or add to a family may want to move to metro Atlanta. A new study from a real estate firm reveals it's the least expensive major area to have a newborn. It costs \$18,500 to raise a baby in metro Atlanta up to its first birthday, according to Redfin, an online real estate brokerage company. Some of the factors used to determine the data include costs related to housing, child care, baby necessities and utilities. The study said it is more difficult to get ahead because of situations. Increasing problem with people who do not have kids and make commitments.

8/30/13      10:00PM      2Hrs.

THE ADAM GOLDFEIN SHOW: It is easy to get caught in the undertow of life. You are born onto a path which takes you through school, into work, into marriage, children, and retirement. There are expectations. Get up, eat breakfast, go to work, come home, eat dinner, watch TV, and go to bed. The routine lulls you to sleep, and before you know it, you can be living a nightmare. You ask “how did I get here?” when you should be asking “where do I want to go next?”

9/6/13      10:00PM      2Hrs.

THE ADAM GOLDFEIN SHOW: A bad breakup can be one of the most painful emotional experiences in human existence. Ranging from the dreaded text message dump to the messy divorce war, few things evoke such impassioned hate as the death of love. When a person opens up to another, they become vulnerable. These same vulnerabilities are often thrown back with malicious precision. The events of a breakup have even ruined lives. “Revenge porn” is the practice of sharing the private photographs of your former lover online. With 33% of young adults sending or posting nude or seminude images of themselves, this problem isn’t going away anytime soon. The legal system is ill equipped to handle this trend. As a result, California is considering a law that would make the practice illegal. However, there are concerns that the wording of the law would have the side effect of curtailing the First Amendment. Copyright law can sometimes be helpful, but the person who takes the picture owns the copyright, not necessarily the person photographed.

## **FAMILY / SELF-HELP / RELATIONSHIP**

9/22/13      1AM      10:00

BUSINESS IN THE BLACK: Dr. Crystal Consonary, co-founder of Kaleidoscope Solutions talks about the Creative Explosion: Living Free to Be Me workshops for young girls ages 12-17 to address today's issues and provides a platform for self-love, self-expression, empowerment and creativity.

9/22/13      1AM      10:00

BUSINESS IN THE BLACK: Janice Lindsey, CEO of the National Boys & Girls Club of America talks about "A Day for Kids" Sept 7. This day is for adults to play and act like kids again to imagine kids living in poverty, being home unsupervised daily, not graduating from high school and childhood obesity. There are 27 Boys & Girls Clubs affiliates here in Atlanta.

9/30/13      1AM      10:00

BUSINESS IN THE BLACK: Mike Watkins and Denisha Crawford talk about the Heart of Marriage Retreat 2013 featuring speakers focusing on emotional, mental, physical and financial health of a marriage. The Retreat is sponsored by Ben Hill United Methodist Church.

**ISSUE & DESCRIPTION****DATE****TIME****LENGTH**

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**EMPLOYMENT / BUSINESS ISSUES:**

7/2/13

8:37PM

7Min.

THE CLARK HOWARD SHOW: Some people have paid time off at work, and then some have employers that will actually pony up money for them to go on vacation! Many forward-thinking employers are beginning to offer employees a vacation saving benefit. With this kind of plan, you have a payroll deduction taken from your check each week and your employer matches what you contribute, according to The Minneapolis Star Tribune. The employer may match up to 50 cents of every dollar you contribute, or they may match much less. It all depends on the employer. I love this idea of having a travel benefit savings plan. There's no tax break as there would be with a 401(k), but it's all about you being able to stretch your vacation buck. An employer who offers this kind of plan signals that they want you to take vacation. A new Harris survey shows that the average American will leave 9 days of vacation on the table this year. I believe strongly that employees do better when they feel valued and are given down time to decompress.

7/8/13

8:05PM

7Min.

THE CLARK HOWARD SHOW: Private sector hiring continues to grow more than economists expected over the last month. New data from payroll processing company ADP shows that 188,000 private jobs were added in June. Other positive things I see happening include a reduction in personal debt levels we Americans have; new supplies of energy in the United States and Canada; and the quiet return of manufacturing thanks in part to inexpensive natural gas. Yet it's like the U.S. economy is in third gear, to put it in stick shift terms. We're not in reverse, we're not puttering along in first gear, and we're not booming in fourth or fifth gear. As I said in a recent interview I did, it's like a bowler who throws the ball down the lane and expects a strike. Their body language starts trying to guide the ball, but they end up with a split or one pin still standing there. No matter how hard we try, we can't seem to get that strike. Things aren't going great, but they're not terrible either. It's still an unknown. There's a lot of fog on the path to having prosperity again in the U.S.

7/10/13

9:36PM

8Min.

THE CLARK HOWARD SHOW: Have you "checked out" at work? If so, you're like 7 of 10 Americans on the job, according to the results of a new Gallup poll. Less than 1 in 3 people are committed and enthusiastic about their jobs. Many have stayed on too long through the recession despite burnout because there was no job mobility. But today we're in a time of increased velocity in the job market. People feel more confident about leaving where they are and going somewhere where they might be happy. Now is the time to look, unless you're chasing benefits of some type by staying on for a certain number of months. Otherwise, don't do that to yourself! Gallup did an exhaustive poll where they asked 1,000 people every single day for almost four years about their jobs. What emerged is that people feel worse about their workplace today than ever before, and that's regardless of age and income, according to what I read in The New York Times. No surprise there. Research out of Harvard found that managers think the way to show workers their appreciation is in their paycheck and with bonuses. But as anybody who has taken a management course will tell you, pay is only a dis-satisfier, it does not make people happy. What really matters is making it possible for your employees to shine and to feel like they're valued. And to tell them specifically why they're valued.

## **EMPLOYMENT / BUSINESS ISSUES:**

7/12/13      9:00AM      1HR.

THE HERMAN CAIN SHOW: A New York-based grocer that has been continually lauded for providing health insurance to its part-time workers will no longer offer that benefit. Until recently, the company voluntarily offered health insurance to employees who worked 20 hours per week or more. Under the Affordable Care Act, companies with 50-plus full-time employees must start offering them health insurance or face stiff penalties. The employer mandate had been set to kick in January 2014, but was pushed back a year. Because a 30-hour work week counts as full-time under Obamacare, Fatburger fast-food restaurants had started cutting worker hours below that threshold, CEO Andy Wiederhorn said.

7/22/13      1AM      16:00

BUSINESS IN THE BLACK: Alonzo Llorens, Corporate attorney, lecturer and author talk about his new book "The MBE's Guide to Raising Capital", it is a financial guide that explains the various stages of raising capital and the steps and MBE should consider in order to successfully pursue such an endeavor. Llorens also gave tips on how to keep your business afloat in tough economic times.

7/24/13      9:08PM      8Min.

THE CLARK HOWARD SHOW: There are 22 million one-person companies in the United States. I call them "micro-businesses," while Forbes calls them "solopreneurs." Whatever you call them, the bulk of them don't generate much revenue. The average is \$44,000 annually. But that number doesn't tell the whole story. Of those 22 million, about 3 million are positively big time: 1.6 million micro-businesses have sales of up to \$250,000 annually; Nearly 500,000 of them have up to \$500,000 in annual revenue; More than 200,000 have up to \$1 million in revenue; 26,000 have annual sales between \$1 million and \$2.5 million; and 2,000 have more than \$2.5 million in revenue. These people behind these businesses maybe got cut adrift from corporate America and went out on their own. They took their skills, expertise, knowledge, and experience and put it to work. What exactly are they doing? Many are working in finance and insurance. Others are artists and entertainers. You have people in professional scientific and technical field. And still others work in retail, like Internet businesses.

7/29/13      1AM      12:00

Natasha Davis Bowen, CEO of Visionary People, a business development and marketing firm talked about the partnership with PNC Bank to offer Business Development Bootcamps to provide direction and resources for funding, marketing and other areas of concern.

7/30/13      10:00AM      45Min.

THE HERMAN CAIN SHOW: Hundreds, perhaps thousands, of fast food employees are threatening to strike this week in cities across the country. Target areas include New York, St. Louis, Detroit, Chicago, Kansas City, Milwaukee and the thriving metropolis of Flint, MI. It's all part of an effort called "Fast Food Forward." Fast food is a minimum wage industry. Minimum wage is intended to hire low-skilled workers, so they can learn the business and eventually move up the corporate ladder. If you raise the minimum wage, that industry won't be able to create those kinds of jobs. Minimum wage started as a labor cost. What do you think happens when you double labor costs?

## **EMPLOYMENT / BUSINESS ISSUES:**

7/30/13      5:00PM      45Min.

THE ERICK ERICKSON SHOW: McDonald's can afford to pay its workers a living wage without sacrificing any of its low menu prices, according to a new study provided to The Huffington Post by a University of Kansas student. Doubling the salaries and benefits of all McDonald's employees -- from workers earning the federal minimum wage of \$7.25 per hour to CEO Donald Thompson, whose 2012 compensation totaled \$8.75 million -- would cause the price of a Big Mac to increase just 68 cents, from \$3.99 to \$4.67, Arnobio Morelix told HuffPost. In addition, every item on the Dollar Menu would go up by 17 cents.

8/1/13      9:30am      30Min.

THE HERMAN CAIN SHOW: Number of Americans seeking unemployment aid drops 19K to 326K, lowest since January 2008. The U.S. unemployment rate fell to 7.4 percent in July. The "U-6" unemployment rate was 14%. The white teen unemployment rate is half the black rate, although still high at 20% while the black teen rate is 42%. President Obama -- citing the job losses since he took office -- said "the economy would be much better off," unemployment would be 6.5 percent and the national deficit would be in decline if there were more federal, state and local government workers.

8/6/13      1AM      10:00

BUSINESS IN THE BLACK: Shane Krutchen, former marine and wounded warrior talks about how he turned his life around after suffering debilitating PTSD after serving in Afghanistan. Krutchen is now a mixed martial arts fighter and spokesperson for the Wounded Warrior project and Brawny Towels Inner Strength Campaign--each time someone shares a note of thanks to our nation's heroes on Brawny's facebook page between now and the end of the year, Brawny donates to WWP programs.

8/12/13      10:00AM      1Hr.

THE HERMAN CAIN SHOW: Small business owners across the country are receiving letters from the IRS questioning if they are reporting all of their cash income, in a new push by the agency some are saying could unnecessarily create fear in the small business community. The program is the latest move in the agency's effort to combat what it sees as a widespread problem: failure by businesses, including mom-and-pops, to report all cash sales in order to minimize tax bills. Tax officials say the letters don't constitute an audit and instead are simply a request for more information. Some business owners and some lawmakers, however, call the new IRS program alarming. Today Herman launches Pick A Tax Plan USA. You get a chance to vote on the tax plan we should replace the tax code with- FairTax , FlatTax or 999 vote online at [www.hermancain.com](http://www.hermancain.com) or [www.pickataxplanusa.org](http://www.pickataxplanusa.org)

ISSUE & DESCRIPTIONDATETIMELENGTH

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EMPLOYMENT / BUSINESS ISSUES:

8/15/13

8:36PM

8Min.

THE CLARK HOWARD SHOW: The federal government has filed suit to block the merger between bankrupt American Airlines and US Air at the last minute. From the very beginning, I had no objection to this merger. But the Justice Department has decided that now is the time to cry, "Oh no, we've allowed airlines to become too powerful!" I will admit that there are some places in the country where American and US Air would be too powerful in an individual market. But the solution is easy: Just make them give up their stranglehold in that particular market. The anti-trust people, though they mean well, are missing the big picture. Look at Europe. You have behemoth airlines that are getting killed like 98-pound (49 kilo?) weaklings because they can't compete with efficient, low-cost providers like RyanAir and easyJet, plus AirAsia and other Asian discounters. If the proposed merger goes through, Delta, United, and American/US Air would account for about two-thirds of all seats in the country. Then there's Southwest and they fly a lot of passengers, but they're having a mid-life crisis. So the real bargains are the deep discounters. So a big brouhaha over two fat, inefficient overstuffed airlines like US Air and American getting married? Who cares? The Justice Department is looking at things through an obsolete lens. The discounters are where it's at in the marketplace.

8/21/13

5:00PM

1Hr.

THE ERICK ERICKSON SHOW: United Parcel Service is planning to drop 15,000 workers' spouses from its health insurance plan, citing higher costs due to Obamacare. In an undated memo to employees, UPS said it will discontinue coverage for all working spouses who are eligible for insurance with their own employer. That applies to roughly half of the 33,000 worker spouses covered by UPS today. Spouses of UPS employees who don't work -- or who are not offered coverage by their own employer -- will get to stay on the UPS plan.

8/22/13

10:00AM

1Hr.

THE HERMAN CAIN SHOW: U.S. businesses are hiring at a robust rate. The only problem is that 3 out of 4 of the nearly 1 million hires this year are part-time and many of the jobs are low-paid. Faltering economic growth at home and abroad and concern that President Obama's signature health care law will drive up business costs are behind the wariness about taking on full-time staff, executives at staffing and payroll firms say. And unemployment claims were at 336,000 for the week. We speak to Dr. Frank Newport from the Gallup Organization about the numbers. The Gallup unemployment rate jumped from 7.7 percent to 8.9 percent in the past 30 days. Outside of the federal government's U.S. Bureau of Labor Statistics, the Gallup polling organization also tracks the nation's unemployment rate. At the end of July, the BLS showed a 7.4% unemployment rate, compared to Gallup's 7.8%. Again, a difference not worthy of note. But Gallup's upward trend to almost 9% in just the last three weeks is alarming, especially because this is not a poll with a history of wild swings due to statistical anomalies. Gallup's sample size is a massive 30,000 adults and the rolling average is taken over a full 30 day period. Gallup's underemployment rate for the past 30 days was 17.9 percent. The U.S. Bureau of Labor Statistics' U-6 unemployment rate is currently 14.0 percent.

## **EMPLOYMENT / BUSINESS ISSUES:**

8/22/13 9:06PM 6Min.

THE CLARK HOWARD SHOW: Just 140 characters can lead to you to a new job or to a jail cell. How you use those characters makes all the difference. There's a report in Forbes about how people are using Twitter to find work. The basic strategy is to follow dynamic people who are influencers and develop a relationship with them via tweet and direct message that ultimately leads to a job offer. There's even a book about this called 125 Twitter Job Search Tips. Here are some specific tips in the Forbes article regarding Twitter job hunting best practices: Have a concise bio, upload a headshot, and follow the right people in your field. That last category includes industry publications and your alumni association. On the other hand, some people are using Twitter and landing themselves in real hot water. Several who have made threats against President Obama on Twitter have wound up in jail -- despite saying they were drunk when they sent the tweets, according to The New York Times. I want you to use those 140 characters to get a job, not a jail cell!

8/23/13 9:08PM 8Min.

THE CLARK HOWARD SHOW: If you have a business idea and you can't seem to get any funds from a bank, there are more and more alternatives to try. One of the best approaches can be traditional peer-to-peer (P2P) lending sites. P2P lending is a way to cut the banks out of the equation. It lets people go online to borrow and lend money directly to each other. Prosper.com is the granddaddy in the field, and LendingClub.com has been growing nicely in recent times too. Here's how P2P lending works for a potential borrower: You agree to a credit check and to disclose your debt-to-income ratio. Based on that information, you're assigned what amounts to a credit risk score. Taking that score into account, you're assigned a letter grade (from AA to E) and an APR befitting the credit risk you pose to potential lenders. Lenders protect their interests in P2P lending by buying little tiny slices and dices of multiple loans, instead of pouring all their dough into one big loan. That way if any given borrower defaults, a lender only loses a fraction of his or her money, not the whole amount. In the early days of P2P lending, companies like Prosper and LendingClub didn't set high enough standards about who could borrow and they didn't adequately communicate to investors (lenders) about the level of risk involved. So the business model kind of blew up in everybody's face. Now the standards have gotten more refined and more sophisticated with time.

8/27/13 9:06PM 7Min.

THE CLARK HOWARD SHOW: What are the bathrooms like where you work? And could they be an indicator of the future success of your company? Years ago, I told the story of a Wall St. stock analyst who liked to visit the companies he invested his clients' money in. This guy got in the habit of routinely using the bathroom at the companies before a scheduled meeting. If the toilet was filthy, he would cancel his appointment and pull all financial support. This stock analyst knew that if the bathroom was filthy, the employees were not valued -- and that speak volumes about the company's chances of long-term success. I believe the same holds true with reserved parking spots for upper management at a company. Priority parking tells the little guy that he doesn't count, and that doesn't make employees feel valued. Now USA Today reports that dirty bathrooms can hurt business in some very direct ways. Nearly 50% of restaurant patrons who experience a dirty bathroom will tell friends. Almost 3 in 10 restaurant patrons won't give a place a second chance if they encounter a dirty bathroom. And if you're a restaurant owner, remember, this is the era of the smartphone where customers are taking pictures of your dirty bathroom and sharing it on social media. Of course, when you gotta go, you gotta go. That's why several different smartphone apps like SitorSquat have been developed (available for both Android and iOS), pointing you to the nearest clean bathrooms wherever you are. And if you're in the midtown section of a metro area, so many chain stores have recently popped up that people are starting to use them as a "go-to" facility.



## **EMPLOYMENT / BUSINESS ISSUES:**

8/29/13 5:00PM 1Hr.

THE ERICK ERICKSON SHOW: Employees at an Atlanta McDonald's walked out early Thursday morning as part of a nationwide strike. The nationwide walkout, taking place at chains such as McDonald's, Taco Bell and Wendy's, is expected be the largest strike by fast-food workers, according to organizers. The biggest effort so far was over the summer when about 2,200 of the nation's millions of fast-food workers staged a one-day strike in seven cities.

9/2/13 9:05PM 6Min.

THE CLARK HOWARD SHOW: If you're in charge of finding new hires for your company, boy, do I have a story for you! MSN Money reports there are now a growing number of organizations who will vouch for job applicants and potential tenants by providing fake references and basically making up favorable lies about them and their experience! One company named in the article charges \$65 per inquiry from a potential employer that they field on your behalf. Obviously, this is completely unethical. It points out how key it is to call more than 1 reference when you have an applicant for anything. You need to call several and try to figure out a pattern. But even more, just think about this: A person who would go to that length to hire a professional liar on their behalf...what are they going to do to your business if hire them?

9/5/13 9:00AM 30Min.

THE HERMAN CAIN SHOW: Walmart associates in 15 cities will walk off the job Thursday in the latest in a series of actions against the nonunion retail giant organized by the United Food and Commercial Workers union through the activist group its backs, OUR Walmart. The retailer, the nation's largest single employer with 1.3 million workers, has long been a target of union-backed left-wing activist groups. Since November, Big Labor has been encouraging and publicizing walkouts and other worker actions against Walmart. Vulnerable people are getting played by the unions because they don't understand the basics of economics. In the employment pyramid, there are people in line to take your place if you leave your job. Herman explains the employment pyramid or unemployment pyramid. No one is indispensable – At any level.

9/6/13 5:00PM 1Hr.

THE ERICK ERICKSON SHOW: Earlier today we broke down the decline in employment over the past six years by age, which reveals that the young are bearing the brunt of the downturn and anemic recovery. But breaking down the employment-to-population ratio for all age groups by race and gender also reveals interesting patterns. The biggest victims of the recession and interminable recovery have been black men. Everyone's hurting. But as is usually the case in this country, white people are hurting less than blacks and Hispanics.

9/9/13 9:00AM 30Min.

THE HERMAN CAIN SHOW: We don't have to accept abnormal as normal. So far for all of 2013, there have been 848,000 new jobs created. Of those, 813,000 are part time jobs. To put it differently, an incredible 96 percent of the jobs added this year were part-time jobs. In July, the Bureau of Labor Statistics estimated that there were 144,285,000 Americans with jobs. In August, the BLS estimated there were 144,170,000--a decline of 115,000. The number of workers employed by the government went up 324,000 between July and August while the number of workers in the private sector declined 278,000, according to the Bureau of Labor Statistics (BLS). The Bureau of Labor Statistics' numbers showed that the effective unemployment for 18-29-year-olds — which is adjusted to include those who have given up looking for jobs — remained about the same from July, dropping to 16 percent from 16.1 percent. The unemployment rate in the African American community climbed from 12.6 percent in July to 13.0 percent in August. The unemployment rate for African American teenagers aged 16 to 19 was 38.2 percent in August.

<u>ISSUE &amp; DESCRIPTION</u>	<u>DATE</u>	<u>TIME</u>	<u>LENGTH</u>
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**EMPLOYMENT / BUSINESS ISSUES:**

9/10/13 10:00AM 30Min.

THE HERMAN CAIN SHOW: Small business owners who thought they were off the hook for ObamaCare regulations until 2015 may be in for an expensive wake-up call next month. NO NOTIFICATION DELAY! Beginning Oct. 1, any business with at least one employee and \$500,000 in annual revenue must notify all employees by letter about the Affordable Care Act's health-care exchanges, or face up to a \$100-per-day fine. Meanwhile, a one-year delay in Obamacare's mandate that all individuals carry qualifying insurance would save about \$35 billion between 2014 and 2023, a Congressional Budget Office analysis has found. The CBO examined the House of Representatives' "Fairness for American Families Act," which proposes to delay the individual mandate. Even SeaWorld Entertainment Inc. is reducing hours for thousands of part-time workers, a move that would allow the Orlando-based theme-park owner to avoid offering those employees medical insurance under the federal government's health-care overhaul.

9/16/13 9:45AM 30Min.

THE HERMAN CAIN SHOW: More than 100 Emory Healthcare employees in DeKalb, County Georgia will lose their jobs in November 2013, in part, because of the Affordable Care Act. The letter from Emory to its affected employees said leaders decided to close a neuropsychiatry unit at Wesley Woods Geriatric Hospital (WWGH) and consolidate two psychiatry units one of which is at WWGH and the other is within the Center for Rehabilitation Medicine for Emory University. The hospital said the new health care law backed by the president played a role in the layoffs. The economy was also a factor.

9/23/13 8:36PM 9Min.

THE CLARK HOWARD SHOW: Tired of your current job? You may be able to switch things up without going back for another traditional degree. Four years of traditional college aren't a necessity if you want to bring home a hefty paycheck, according to a new study from the Brookings Institution. "It is well established that knowledge in science, technology, engineering, and mathematics (STEM) subjects leads to high-paying careers," the study's author writes, "but we have the misconception that all STEM workers are advanced degree holders." To prove the point, USA Today ran a list spelling out 8 of the jobs that pay well without a traditional four-year college degree. All figures are based on the May 2011 National Occupational Employment and Wage Estimates (OES) from the Bureau of Labor Statistics. At the same time, I saw another list recently that had fashion designer as a job that doesn't necessarily require college, but probably requires some targeted post-high school education or experience. Yet the truth is most people in any art field will struggle, though some will certainly make big money.

## **EMPLOYMENT / BUSINESS ISSUES:**

9/27/13

8:36PM

6Min.

THE CLARK HOWARD SHOW: The voters in western Washington state are eyeing a ballot measure that would raise the minimum wage from \$7.25 to \$15 an hour. This comes at a time when we've seen strikes around the country against fast food restaurants. Strikers have been arguing you can work 40 hours/week and earn \$15,000 at these places...and who can support a family on that? But I want to look at it from a different angle. What happens if you take a low-wage business, like fast food, and turn it into a high-wage business? The operator of that business has to automate functions and then hire a smaller staff that makes more money. Look at the European countries where there already are higher wage rates. Their fast food restaurants have automated everything from ordering to paying. The cooking in the kitchen is done by robotics! So when you raise wage rates in a labor-intensive business, you ultimately reduce how much labor it takes to run that business. Because machines take the place of workers. And that's why economics is called the dismal science! Of course, the voters in Seattle and Tacoma will ultimately decide whatever they want on this issue.

**ISSUE & DESCRIPTION****DATE****TIME****LENGTH**

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**WOMEN / MINORITY ISSUES:**

7/22/13

9:00AM

30Min.

THE HERMAN CAIN SHOW: Let's start with Obama's remarks on race. Herman knew they'd do that so the media would slobber all over it all weekend. The two things Obama's remarks didn't do : #1 He didn't talk about the racial environment of today, he talked about those of 35 years. #2 He didn't shed any light on the real problems that stem from educational weaknesses.

8/13/13

1AM

12:00

BUSINESS IN THE BLACK: Author, Kay Wills Wyma talks about her new book Cleaning House: A Mom's Twelve Month Experiment to Rid Her House of Youth Entitlement. She has five children ages 4-14 and considers herself a recovering enabler as she did everything for her kids, not allowing them to grow up or learn to be independent.

8/29-30/13

6am/12aM

25:00

PERSPECTIVES: Special Program – MLK 50<sup>th</sup> Anniversary of the March on Washington-They came from Los Angeles and San Francisco; from Cleveland and Chicago; from Birmingham, Alabama and Jackson Mississippi, and from Atlanta, Georgia. In 1963 blacks could not go to school where we wanted, eat where we pleased build or buy a home in any neighborhood, and certainly not hold any job desired. ON August 28, 1963, some 200-250-thousand Americans, mostly black but including thousands of whites, traveled to Washington, DC for the "March on Washington for Jobs and Freedom." The march had been organized by the so called "big 6" leaders of the Civil Rights Movement; Roy Wilkins, executive director of the NAACP, Whitney Young, Jr. from the National Urban League, John Lewis, leader of the Student Non-Violent Coordinating Committee or SNCC, labor organizer A. Phillip Randolph, and Dr. Martin Luther King, Jr, co-founder of the Southern Christian Leadership Conference. Everyone except the organizers expected violence. Marchers had been trained in non-violent civil disobedience.

8/26/13

9:00AM

1Hr.

THE HERMAN CAIN SHOW: Herman has been reflecting on the 50th anniversary of the Civil Rights marches on Washington. But with civil rights comes civil responsibility. The achievements of the Civil Rights Movement presented young blacks like me with both the right and the responsibility to succeed. I had graduated from high school and looking forward to starting at Morehouse College in the fall of 1963 – 50 years ago – when the famous March on Washington was held. I remember seeing the massive crowd of mostly black people on TV cascading from the Lincoln Monument. I listened to some of the speeches given that day, but everybody listened to Dr. Martin Luther King's "I Have a Dream" speech. Only the coldest of hearts or a dead person would not have been inspired. I must admit that as a soon-to-be college freshman, I was not convinced that any tangible results would happen following the March. Although the passage of the Civil Rights Act of 1964 and the Voting Rights Act of 1965 were historic, I did not fully realize how their impact on Blacks and all of America would unfold until years later. Millions of black people and minorities were the early beneficiaries of these landmark laws of the land, and most certainly beneficiaries of the Civil Rights Movement, which was punctuated with that great event and great speech by Dr. King on August 28, 1963. We must not forget, however, that there were many other sacrifices by many others for the Movement leading up to this historic day, and these historic Acts of Congress. The Civil Rights movement afforded me and millions of Blacks and minorities the right and responsibility to succeed. It opened new doors of opportunity. Some of us ran through those doors. Some of us walked, and some of us are still standing on the outside of those doors unable to get past the history that preceded the Movement.

**ISSUE & DESCRIPTION****DATE****TIME****LENGTH**

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**WOMEN / MINORITY ISSUES:**

8/28/13

9:30AM

1Hr.

THE HERMAN CAIN SHOW: There is nothing more dangerous than sincere ignorance" quote from MLK is Herman's favorite. There's a battle between the ignorant and the informed. There are some voices that perpetuate the ignorance. People like Jesse Jackson, Al Sharpton. How can you call it unifying when people like Jesse Jackson say the Tea Party is like the rise of the confederacy? That's not unifying, that's divisiveness. MLK pushed for equalness for all. There are MANY black voices that are the unifying, informed black voices out there. But there are informed black voices that are unifying voices. There's a long list of them and that's good news. But the mainstream media wouldn't let you know that they are out there. Herman was asked "How did you deal with discrimination in your career?" Herman's answer: "I didn't deal with discrimination – I made the discriminators deal with it"

8/29/13

9:00AM

30Min.

THE HERMAN CAIN SHOW: The commemoration of the March on Washington is over. But where are we 50 years later? Obama the other day said MLK would love Obamacare. MLK's niece, Alveda, says not so fast – MLK wouldn't like his young daughters being given birth control. That aside, Herman thinks MLK would be proud today. And he would be proud that a black man has made it to the presidency. And Herman thinks MLK would be proud of corporate America, were we have reached equal justice and treatment. But in the education sector it's dismal – too many blacks dropping out, too many kids out of wedlock – he wouldn't be proud of those results. We've had up decades and we've had some down decades. Right now it's a down decade with a poor economy and more and more people on welfare.

8/29/13

10:00PM

2Hrs.

THE ADAM GOLDFEIN SHOW: In the 50 years since Martin Luther King Jr. dreamed that one day people "will not be judged by the color of their skin, but by the content of their character," much has changed. People are no longer being sprayed with fire hoses, or attacked by police dogs for expressing their political beliefs in America. People are no longer jailed because the color of their skin does not comport with the place they sit on a bus. Practices that deny citizens the ability to legally participate in the electoral process are outlawed, with black voter participation exceeding white participation in some of the same southern states where Jim Crow once ruled the land. On the steps of the Lincoln Memorial, President Barack Obama delivered a speech Wednesday to commemorate King's famous words. "To dismiss the magnitude of this progress -- to suggest, as some sometimes do, that little has changed -- that dishonors the courage and the sacrifice of those who paid the price to march in those years," Obama said. He also added, as have so many across the nation, that the work is not complete.

## **WOMEN / MINORITY ISSUES:**

9/1-2/13      6am/12am      25:00

PERSPECTIVES: Elisabeth Omilami, Executive Director, Hosea Feed the Hungry-On September 5, Hosea Feed the Hungry partnered with the Georgia Department of Labor and other corporate partners to host “Labor of Love” an even that gave Atlanta citizens an opportunity to get back to work. The event took place at the Turner Field Gold Parking Lot. Labor of Love was created to reclaim some of the initial promise of Labor Day – a celebration of American labor and an inspiration that there is hope for American citizens. During the event, individuals had access to job opportunities, clinics to sharpen their job interviewing skills and work with job counselors to critique their resumes. While the national unemployment rate hovers around 7.4 percent, the rate in Georgia hovers around 8.6 percent. Labor of Love seeks to meet the basic employment needs of many.

9/23/13      10:00PM      2Hrs.

THE ADAM GOLDFEIN SHOW: The University of Alabama recently received complaints that the selection process for its sororities was discriminatory. In response, the university began “continuous open bidding” where sororities can accept members at any time, instead of just during rush periods. So far, six minority students have accepted bids to traditionally white sororities. While there are no longer actual policies enforcing segregation in Greek life, it is still mostly divided into traditionally black and traditionally white fraternities and sororities. The Panhellenic and Inter-fraternity Council are traditionally white Greek organizations, which have existed since the time of enforced segregation. In response to this, the National Panhellenic Council was formed in 1930 to create the “Divine Nine”, four historical African-American sororities and five fraternities. While whites are allowed to join these, and minorities are now allowed to join traditionally white Greek organizations, it is still extremely rare.